

September 26, 2013

**THIS NOTICE IS REQUIRED BY THE NEW NATIONAL HEALTH REFORM
LAW (ALSO KNOWN AS THE AFFORDABLE CARE ACT OR ACA)**

To all Faculty and Staff:

This notice is meant to help you understand health insurance Marketplaces, which were set up to make it easier for consumers to compare health insurance plans and enroll in coverage. In Massachusetts, the state Marketplace is known as the Massachusetts Health Connector. Your employer is required by law (§ 1512 of the ACA, which creates 29 U.S.C. 218b) to provide you the information contained in this notice. You may or may not qualify for health insurance through the Health Connector.

If you are offered coverage by your employer that is considered “affordable” and

kind of tax credit that lowers their monthly premium right away, as well as cost sharing reductions that can lower out-of-pocket expenses. This new tax credit is enabled by § 26B of the Internal Revenue Service (IRS) Code.

Open enrollment for individuals and families to buy health insurance coverage through the Health Connector begins October 1, 2013, for coverage starting as early as January 1, 2014. (And in future years, open enrollment will begin every October 15.) You can find out more by visiting MAhealthconnector.org or calling 1-877-MA ENROLL (1-877-623-6765).

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