



Health Care Reform: We've Got You Covered

The health care reform law—officially called the Patient Protection and Affordable Care Act of 2010 (ACA for short) is here to stay. Additional changes resulting from the law take effect January 1, 2014.

Many of the ACA changes have already affected our plans, such as covering adult children through age 26, free preventive care, reducing or removing annual or lifetime limits on essential health benefits, and the \$2,500 cap on health care flexible spending account contributions.

Some of the biggest changes resulting from the law take effect January 1, 2014. As we get closer to annual enrollment and the launch of the federal and state exchanges, you will hear more and more about health care reform. We want you to know that the Indiana State University - sponsored medical plans will comply with all required changes. In addition, as long as you are enrolled in an Indiana State University medical plan, your coverage will exceed the ACA-mandated affordability and coverage requirements.

Because Indiana State University provides you with medical benefits that far exceed the minimum requirements set by the Affordable Care Act, you will not receive a subsidy if you enroll in a Federal or State online health insurance marketplace. The plans Indiana State University offers you are most likely your best coverage option. The amount you pay to enroll in one of the plans Indiana State University offers you is most likely less expensive than enrolling in a plan through a Federal or State online health insurance marketplace.

Here are five of the major parts of the law and what Indiana State University is doing.

Health Care Reform Provision <i>(effective January 1, 2014)</i>	Indiana State University Medical Plans
Starting January 1, 2014, most Americans will be required to have health insurance or pay a penalty. This is called the "individual mandate."	As long as you enroll in an Indiana State University medical plan, you are covered! Indiana State University plans to continue offering affordable and comprehensive medical plans to our employees.
To be considered qualified coverage under the ACA, a health plan has to provide a minimum level of coverage called "essential health benefits."	Indiana State University medical plans have always met or exceeded the minimum level of coverage and will continue to do so.
No limits on essential health benefits. This means that an insurance company cannot set lifetime dollar limits on how much it will pay for essential health benefits.	Indiana State University medical plans currently meet or exceed the level of coverage required.
Waiting periods cannot exceed 90 days. This is the period of time that must pass before employer-sponsored health insurance starts.	Indiana State University plans already comply.
Federal and state online health insurance marketplaces will hold open enrollment starting October 1, 2013. Employers must distribute the Department of Labor (DOL) notice about health insurance.	Indiana State University provides comprehensive medical insurance to all employees and their dependents that meets and exceeds all affordability requirements. This means our employees will not receive a subsidy if they enroll in a plan via a Federal or state online health insurance marketplace. <i>We urge you to weigh your options regarding coverage, but enrolling in a plan via a Federal or State online health insurance marketplace may not be the best option for coverage given the benefits that are offered to you by Indiana State University.</i> We will distribute the Department of Labor notice about health insurance exchanges when it becomes available.