Dear Valued Employee:

As part of the Affordable Care Act (ACA), the State of Idaho is required to send notice to employees informing them of the existence of a Health Care Exchange (Marketplace). This notice is designed to provide you with information on how to access the Marketplace within your area. It also provides you basic information about eligibility and the availability of tax credits or subsidies for people meeting specific criteria. **If you are currently enrolled in health coverage through the State of Idaho, no action is required to continue your current coverage.**

As of January 2014, federal law will require most Americans 18 years or older to have health insurance. The Marketplace is where individuals, families, and small businesses looking to buy health insurance can shop for, compare, and choose from several health coverage options.

If you would like to learn more about the Health Care Exchange, or have questions regarding the Marketplace, you can visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information. The Marketplace website for Idaho residents is [www.yourhealthidaho.org](http://www.yourhealthidaho.org).

If you decide to purchase health coverage through the Marketplace, your employer will no longer contribute to the cost of that coverage. You should also be aware that the premiums for health coverage offered by your employer are often paid pre-tax through payroll deductions. This means that the amount paid for health coverage is not subject to income taxes. The payments for coverage purchased through the Marketplace will be made directly by the individual on an after-tax basis. Payroll deductions through your employer are not available for Marketplace health insurance premiums.

The Office of Group Insurance will not be able to answer specific questions on the Marketplace; however, if you have questions regarding your coverage provided by the State of Idaho, you can visit our website, [www.ogi.idaho.gov](http://www.ogi.idaho.gov), e-mail us at ogi@adm.idaho.gov, or call us directly at (208) 332-1860.

Thank you and we look forward to serving you.

The Office of Group Insurance