



How does it impact me?



What is it?

Healthcare Reform, also known as Patient Protection and Affordable Care Act (PPACA) was signed into law on March 23rd, 2010 to increase access to health insurance.

Is it free?

No. Healthcare Reform does not mean free health insurance.

Do I have to be covered?

Starting January 2014, if you do not maintain minimum health coverage you will have to pay a penalty.*

The penalty is pro-rated and will increase yearly.

Can I keep my employer's plan?

Yes. Most employer plans will satisfy your requirement to maintain minimum health coverage.

Am I eligible for coverage at work?

Exempt faculty or administrative employees that are regularly scheduled to work at least .5 FTE and are included on the payroll records of the Employer are eligible for benefits.

What do I need to do?

If you are eligible for coverage at work, you must select your benefits within the first 31 days of employment or during an open or special enrollment period. For a complete understanding of all requirements, check the company's enrollment guidelines or contact Human Resources. If you are eligible for benefits through Medicaid, contact Human Resources or www.healthcare.gov for the website or phone number for your state's Medicaid program. You also have the option to purchase your insurance through the public marketplaces.



This information is not intended to be an exhaustive overview of PPACA and should not be construed as legal advice.

**Exemptions to the tax penalty are given for financial hardship and religious objections. American Indians, undocumented immigrants, those who are incarcerated, and those without coverage for less than three months are also exempt. Exemptions will also be given if incomes are below the tax filing threshold or lowest cost plan option exceeds 8% of a family's income.*