FAQ Employer Not Offering Insurance

QUESTIONS AND ANSWERS ABOUT HEALTH CARE REFORM

New health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. The following questions and answers will help you understand and prepare how the law will likely affect you and your health care benefits.

Q: AM I REQUIRED TO PURCHASE HEALTH INSURANCE COVERAGE?
A: Yes. Starting in 2014, most people will be required to have health insurance or pay a penalty.

Q: WHERE DO I GO TO PURCHASE HEALTH INSURANCE COVERAGE?
A: Starting Oct. 1, 2013 you can shop for health insurance coverage on the health insurance marketplace (also called an exchange) operating in your state.

Q: WHAT IS A HEALTH INSURANCE MARKETPLACE OR EXCHANGE?
A: A health insurance marketplace or an exchange is a website where people can shop for, compare and buy health insurance.

Q: AM I ELIGIBLE FOR INSURANCE AT THE MARKETPLACE OR EXCHANGE?
A: Anyone can use the health insurance marketplace or exchange to explore their health insurance options, even if your employer offers insurance. The requirements to get insurance through the marketplace or exchange are:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present)
- You can’t be currently incarcerated

Q: AM I ELIGIBLE FOR SUBSIDIES TO HELP OFFSET THE COST OF HEALTH INSURANCE?
A: Since [INSERT COMPANY NAME] does not offer insurance to you, you may be eligible for tax credits or premium subsidies to help lower your cost of health insurance coverage. Individuals with household incomes between 100% and 400% of the federal poverty level may be eligible for subsidies to help offset the costs of health care coverage when purchasing health insurance through the [INSERT STATE NAME] Marketplace.

The Kaiser Family Foundation has a calculator that may help you determine whether you qualify for a subsidy available at [http://kff.org/interactive/subsidy-calculator/](http://kff.org/interactive/subsidy-calculator/). This calculator is not approved or sponsored by the Federal government or our [INSERT COMPANY NAME] and is intended for illustrative purposes only.

Q: WHERE CAN I LEARN MORE?
A: To learn about the coverage available to you through the Health Insurance Marketplace, visit: [https://www.healthcare.gov/](https://www.healthcare.gov/).

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit [healthcare.gov](http://healthcare.gov) (which may also be contacted at 1-800-318-2596) for additional information.

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