



New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.*

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact: April Hugg, Wood County Commissioners’ Office at 419.354.9100 or ahugg@co.wood.oh.us

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name		4. Employer Identification Number (EIN)
Wood County, Ohio		34-6401607
5. Employer Address		6. Employer Phone Number
One Courthouse Square		419-354-9100
7. City	8. State	9. Zip Code
Bowling Green	Ohio	43402
10. Who can we contact about health coverage at this job?		
April Hugg, Benefits Clerk		
11. Phone Number (if different from above)		12. Email Address
Same		ahugg@co.wood.oh.us

* An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. (Section 36B(c)(2)(C)(i) of the Internal Revenue Code of 1986)

Health Insurance Marketplace Paper Application

Peipei Pang



Health Insurance Marketplace Paper Application:

Health Insurance in America C. W. Conrad, 2020-05-21 When you hear the words Health Insurance do you break out into a cold sweat When you call your insurance company are you more confused and frustrated about your coverage after you hang up You are not alone Some studies say that more than one in four people in America have avoided care or treatment because they were unsure of what their health insurance covered and a surprisingly large number of people were unsure if they even had health insurance Health Insurance in America a consumer s guide is the first comprehensive health insurance guide written specifically for you the consumer to help you navigate the complex and often confusing world of Health Insurance and make better decisions It s written in easy to understand language and filled with real life examples Regardless of your prior experience or knowledge of insurance you will find this guide to be an important part of your library Now includes a look at the health insurance impact during the coronavirus pandemic of 2019 2020 Obamacare Implementation United States. Congress. House. Committee on Oversight and Government Reform, 2014 Health Insurance Exchanges United States. Congress. Senate. Committee on Finance, 2015 The End of Employer-Provided Health Insurance Paul Zane Pilzer, Rick Lindquist, 2014-11-17 How to save 20 to 60 percent on health insurance The End of Employer Provided Health Insurance is a comprehensive guide to utilizing new individual health plans to save 20 to 60 percent on health insurance This book is written to ensure that you your family and your company get your fair share of the trillions of dollars the U S government will spend subsidizing individual health insurance plans between now and 2025 You will learn how to navigate the Affordable Care Act to save money without sacrificing coverage and how to choose the plan that offers exactly what you your family and your company need Over the next 10 years 100 million Americans will move from employer provided to individually purchased health insurance The purpose of The End of Employer Provided Health Insurance is to show you how to profit from this paradigm shift while helping you your family and your employees get better and safer health insurance at lower cost It will help you save thousands of dollars per person each year and protect you from the greatest threat to your financial future our nation s broken employer provided health insurance system We are at the beginning of a paradigm shift in the way businesses offer employee health benefits and the way Americans get health insurance a shift from an employer driven defined benefit model to an individual driven defined contribution model This parallels a similar shift in employer provided retirement benefits that took place two to three decades ago from defined benefit to defined contribution retirement plans Written by a world renowned economist and New York Times best selling author this insightful guide explains how individual health insurance offers more to employees than employer provided plans Using the techniques outlined in this book you and your employer will save money on health insurance by migrating from employer provided health insurance coverage to employer funded individual plans at a total cost that is 20 percent to 60 percent lower for the same coverage That s 4 000 to 12 000 in savings per year for a family of four for the same hospitals

same doctors and same prescriptions The SAGE Encyclopedia of Pharmacology and Society Sarah E. Boslaugh,2015-09-15 The SAGE Encyclopedia of Pharmacology and Society explores the social and policy sides of the pharmaceutical industry and its pervasive influence in society While many technical STM works explore the chemistry and biology of pharmacology and an equally large number of clinically oriented works focus on use of illegal drugs substance abuse and treatment there is virtually nothing on the immensely huge business Big Pharma of creating selling consuming and regulating legal drugs With this new Encyclopedia the topic of socioeconomic business and consumer and legal and ethical issues of the pharmaceutical industry in contemporary society around the world are addressed Key Features 800 signed articles authored by prominent scholars are arranged A to Z and published in a choice of electronic or print formats Although arranged A to Z a Reader s Guide in the front matter groups articles by thematic areas Front matter also includes a Chronology highlighting significant developments in this field All articles conclude with Further Readings and Cross References to related articles Back matter includes an annotated Resource Guide to further research a Glossary Appendices e g statistics on the amount and types of drugs prescribed etc and a detailed Index The Index Reader s Guide and Cross References combine for search and browse capabilities in the electronic edition The SAGE Encyclopedia of Pharmacology and Society is an authoritative and rigorous source addressing the pharmacology industry and how it influences society making it a must have reference for all academic libraries as a source for both students and researchers to utilize *Budget Request* Colorado. Department of Health Care Policy and Financing,2014 *The Changing Health Care Marketplace* Walter A. Zelman,1996-05-31 Explores the Rise of Managed Care An incisive and informative analysis of our rapidly changing health care system the best of current books on the subject Arnold S Relman former editor in chief New England Journal of Medicine Walter A Zelman a leading expert on health care research and policy examines the key trAnds that are changing today s health care marketplace He looks at the growth of managed care the new and sometimes uneasy partnerships among physicians hospitals and health plans and the trAnd toward integration between sectors This important resource draws on the latest data and research including more than fifty interviews with expert analysts and practitioners **The Medical and Healthcare Marketplace Guide** Adeline B. Hale,Arthur B. Hale,1991 Group Practice Journal ,2008 *LSC (EDMC ONLINE HIGHER EDUCATION) : VSXML Ebook Essentials of Nursing Informatics, 5th Edition* Virginia Saba,Kathleen A. McCormick,2011-06-10 The classic text on how nurses can use technology to improve patient care and every aspect of their job performance education and career Written by leaders in nursing informatics this comprehensive up to date text explores the ever growing role technology plays in the field of nursing Offering theoretical background to help you understand how informatics serves many aspects of the profession Essential of Nursing Informatics also gives you practical help in unlocking computing s benefits both now and into the future Numerous case studies and examples add real world relevance to the material An internationally recognized contributor team provides information and insights not found in any other text on

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