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### **IMPORTANT INFORMATION**

TO: All Sutter County Superintendent of Schools Employees  
FROM: Kathy Tamez, Human Resources Director  
RE: **Affordable Care Act (aka, Health Care Reform)  
and Health Insurance Marketplace**

The Patient Protection and Affordable Care Act ("ACA") was signed into law on March 23, 2010.

Below is a list of a few of the mandates under the ACA:

- Dependent coverage up to age 26;
- Elimination of lifetime limits on essential health benefits;
- No cost sharing for Preventive Health Services;
- The cost of employer health plans are reported on employee W-2 forms (beginning with the 2012 year);
- Summary of Benefits and Coverage (SBC) are available to employees to compare health plan offerings.

Another mandate of the Affordable Care Act requires employers to share information about the new "**Health Insurance Marketplace**" with employees annually. Attached is a notice from the U.S. Department of Labor with general information about the Health Insurance Marketplace. In California, the Health Insurance Marketplace is called "**Covered California**". You can find specific details about covered California on the internet at: <http://www.coveredca.com>, or you may contact customer service at **1-800-300-1506**.

Another provision of the ACA that became effective January 1, 2014 is the "Individual Mandate". Individuals must obtain minimum essential health coverage or be subject to a penalty. I have attached some information regarding this mandate obtained from the Covered California website for your review.

Please do not hesitate to call me at (530) 822-2905 if you have any questions.

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