

## **Notice to Employees: Requirements of the Affordable Care Act**

**As of January 1, 2014, the Affordable Care Act (ACA) requires you to have health insurance for yourself and your dependents.** Some people are exempt from this requirement. To learn how to apply for an exemption see *Questions and Answers on the Individual Shared Responsibility Provision*, <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>. If you do not have health insurance and you are not exempt, you may be subject to a penalty (see <http://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014>).

**Enrollment in TRS-ActiveCare satisfies the requirement to have health insurance.** The TRS-ActiveCare Enrollment Guide explains who is eligible to enroll in ActiveCare. Enrollment in another plan, such as through a spouse, parent, or association, also satisfies the requirement to have health insurance if the plan provides minimum essential coverage.

**As an alternative to ActiveCare or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace.** In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment annually in October for coverage beginning in the following January. For information on the Marketplace, see [www.healthcare.gov](http://www.healthcare.gov).

**You may be eligible for a premium tax credit or other assistance toward insurance obtained through the Marketplace, depending on your household income.** More information on the premium tax credit and other cost sharing provisions is available at [www.healthcare.gov](http://www.healthcare.gov). Please note that the district will not contribute to premium costs if you enroll in insurance through the Marketplace. Also, you will lose the benefit of paying the premium with pre-tax income if you purchase insurance through the Marketplace.

**You are encouraged to enroll in ActiveCare during annual open enrollment, if you are eligible.**

You will not be able to enroll in ActiveCare outside of the Open Enrollment period (July-Aug) to avoid the ACA penalty unless you experience a special enrollment event. If you enroll during the District’s Open Enrollment period, the district’s section 125 plan (cafeteria plan) does not permit you to drop insurance before the end of the plan year.

**Additional information. If you have questions or concerns about the health insurance offered through the district, please contact: GPISD Benefits Office at (832) 386-1507.**

Questions about the Marketplace and how the Affordable Care Act impacts you as an individual should be addressed to [www.healthcare.gov](http://www.healthcare.gov) or your personal attorney.

## **Frequently Asked Questions About ACA Requirements/Deadlines**

**I’m enrolled with health insurance through GPISD. Have I satisfied all ACA requirements?**

If you are enrolled in TRS-ActiveCare, you do not need to do anything else. Enrollment in TRS ActiveCare satisfies the requirement to have health insurance.

**☐ I'm enrolled with another health insurance company but not GPISD. Is that okay?**

If you have health insurance through another company, you satisfy the requirement to have health insurance as long as the plan provides minimum essential coverage. You will only need to complete a TRS Declination Form declining coverage through Galena Park ISD and return it to the Benefits Department.

**☐ I'm not enrolled in health insurance with GPISD or any other company. What are my options?**

If you are NOT currently enrolled in health insurance through Galena Park ISD or another company AND wish to enroll in coverage through Galena Park ISD, you must do so during Open Enrollment (typically July –August). You will not be able to join TRS-ActiveCare after August 31<sup>st</sup> unless you experience a special enrollment event.

If you choose not to enroll with Galena Park ISD, you can enroll with another health insurance company to satisfy the ACA requirement and avoid government penalty. As an alternative to ActiveCare or another health insurance program, you may enroll in insurance through the Health Insurance Marketplace. In Texas, the Marketplace is a federal government program that will offer “one-stop shopping” to find and compare private health insurance options. Most individuals are eligible to enroll in insurance through the Marketplace. The Marketplace will begin enrollment in October 2013 for coverage beginning in January 2014.

For information on the Marketplace, see [www.healthcare.gov](http://www.healthcare.gov).

## **Basic Information About Health Care Offered By The District**

**If you decide to shop for coverage in the Marketplace**, below is the employer information you will enter at HealthCare.gov to find out if you are eligible for a premium tax credit. This information is numbered to correspond to the Marketplace application.

Employer name: Galena Park ISD

Employer Identification Number (EIN) 74-6000895

Employer Address: 14705 Woodforest Blvd.

Employer phone number: 832-386-1000

Employer City: Houston

State: Texas

Zip code: 77015

Who can we contact about employee health coverage at this job?

Colleen Martin – (832) 386-1507

Phone number (if different from above) N/A

Email address: comartin@galenaparkisd.com

The district offers health coverage through TRS-ActiveCare to all eligible employees and their eligible dependents. Eligibility is described in the ActiveCare Enrollment Guide. The coverage offered by ActiveCare meets the minimum value standard and the cost of this coverage to you is intended to be affordable.