



**Pacific Northwest**  
NATIONAL LABORATORY

*Proudly Operated by Battelle Since 1965*

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September 27, 2013

Dear PNNL Staff Member:

Key parts of the Affordable Care Act, also known as the health care reform law, go into effect January 1, 2014. When this happens, there will be a new way to buy health insurance: the Health Insurance Marketplace (the “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 Battelle.

### **What Is the Health Insurance Marketplace?**

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. It offers “one-stop shopping” to find and compare private health insurance options. All U.S. citizens and legal residents will have access to individual health insurance policies through the Marketplace in their state for plan years starting January 1, 2014.

Individuals may also be eligible for a new kind of tax credit that lowers their monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins October 2013 for coverage starting January 1, 2014.

### **Can Individuals Save Money on Health Insurance Premiums in the Marketplace?**

Some people who do not have access to affordable, minimum value health care coverage through their employer may be eligible for a federal subsidy in order to make buying insurance through the Marketplace more affordable. The savings these individuals would be eligible for depends on household income.

It is important to note, however, that because Battelle’s health plans meet the government’s standards for minimum value and affordability, you likely will not qualify for a federal subsidy if you are eligible for Battelle’s benefits. You will likely find more affordable coverage through our health plans, or if available, through your spouse’s employer plan or through your parent’s employer plan (if you are under age 26).

### **Does Employer Health Coverage Affect Eligibility for Tax Credits through the Marketplace?**

Yes. Individuals who have an offer of health coverage from their employer that meets certain standards (as does Battelle’s health coverage) are likely not eligible for a tax credit through the

Marketplace and may wish to enroll in their company's health plan. Some people may be eligible for a tax credit that lowers their monthly premiums or a reduction in certain cost-sharing if their employer does not offer coverage at all or does not offer coverage that meets certain standards. If the cost of a plan from an employer for employee-only coverage in the lowest cost option is more than 9.5% of an employee's household income for the year, or if the coverage the employer provides does not meet a "minimum value" standard set by the health care reform law, an employee may be eligible for a tax credit.

### **What If I'm Not Eligible for Battelle's Health Plans?**

If you are not eligible for Battelle's health plans, or those plans are unaffordable, you should consider other options available to you, such as coverage through your spouse's employer plan, your parent's employer plan (if you are under age 26), Medicaid, Medicare or your state's Marketplace. Enrollment in the Marketplace will begin in October. If you decide to enroll through the Marketplace, you will need to provide the Marketplace with the following information about Battelle and our plans:

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| Employer name: Battelle Memorial Institute<br>Employer Identification Number EIN: 31-4379427<br>Employer address: 505 King Ave., Columbus, OH 43201<br>Employer telephone number: (614) 424-6350<br>Name of contact for employee health coverage: PNNL Benefits Office<br>Phone number of contact (if different from above): (509) 375-6361<br>Email address of contact: ask.benefits@pnnl.gov |
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Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by Battelle, then you may lose Battelle's contribution (if any) to the Company-offered coverage. Also, this 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.

### **Why is Battelle Sending This Information?**

Most U.S. employers are required to send this notice to employees to raise awareness of the new Marketplace and to help them understand how having access to their employer's health care plan may limit their eligibility for tax credits in the Marketplace.

### **How Can I Get More Information?**

Remember, starting January 1, 2014, the health care reform law will require most Americans to have health care coverage or be subject to a penalty tax. If you have questions on the coverage offered by your employer, please check the summary plan descriptions located on the benefits intranet site at <https://hr.pnnl.gov/asp/legal.asp> or contact the benefits office at the number listed above to learn more.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. If you'd like to learn more about the Health Insurance Marketplace in your state, please visit [www.healthcare.gov](http://www.healthcare.gov), the website sponsored by the Department of Health and Human Services.