# Health Insurance Marketplace Coverage Options and Your Health Coverage

**General Information**
Part of the health care law that took effect in 2014 provides other coverage options to purchase 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 Franklin County Fiscal Court.

**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 tax credit that lowers your monthly premium.

The Open Enrollment period each year is usually between the beginning of November to mid-December; this can vary by state. Individuals may also qualify for Special Enrollment Periods outside of Open Enrollment if they experience certain events. (See Special Enrollment Period and Qualifying Life Event).

**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 may not be eligible for a tax credit through the Marketplace depending on the below factors and your household income. You may want 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 9.96% for the 2026 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, you may lose the employer contribution (if any) to the employer-

offered coverage. Additionally, the employer contribution, as well as your employee contribution to employer-offered coverage, are 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 your employer.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. Residents of the following states must use the state-run health exchange, and more information about the state-specific sites can be found at https://www.healthcare.gov/marketplace-in-your-state/

CA, CO, CT, DC, GA, ID, KY, MA, MD, ME, MN, NJ, NM, NV, NY, PA, RI, VA, VT, WA

**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.

1. Employer Name: Franklin County Fiscal Court
2. Employer Identification Number (EIN): 61-6000768
3. Employer Address: 321 W. Main St
4. Employer phone number: (502) 875-8754
5. City: Frankfort
6. State: KY
7. ZIP code: 40601
8. Who can we contact about employee health coverage at this job: Vicki Webb
9. Phone number for contact: (502) 875-8754
10. Email address: vicki.webb@franklincounty.ky.gov

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to: All Employees.
- With respect to dependents: We do offer coverage to all eligible dependents.

Eligible dependents are: legal spouse and dependent children of eligible employee.

**This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.***Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the

Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount. if you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process.

* 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.
** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.