



Health Insurance Marketplace Coverage Options and Your Health Coverage



PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace (“Marketplace”). To assist you as you evaluate options for you and your family, the notice provides some basic information about the Health Insurance Marketplace. For employees of the State of Maryland coverage is provided under the State of Maryland’s Employee and Retiree Health and Welfare Benefits Program (the Program).

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.

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 that you are eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

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 minimum value 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 is considered affordable for you or meets minimum value 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 9.02% of your household income for the year, or if the coverage your employer provided does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit. [**Note:** 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 not less than 60% 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.

If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer’s contribution (if any) to the

employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is excluded from income for Federal and State income tax purposes.

How can I get more information?

For more information about the coverage offered under the State of Maryland’s Employee and Retiree Health and Welfare Benefits Program, please check the plan documents or contact the Department of Budget and Management’s Employee Benefits Division at (410) 767.4775 or (800) 307.8283, or view our website at www.dbm.maryland.gov/benefits.

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

PART B: Information about Health Coverage Offered by Your Employer

This Section contains information about health coverage offered by your employer. If you decide to shop for coverage in the Marketplace, www.marylandhbe.com will guide you through the process. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. [**Note:** This information is numbered to correspond to the Marketplace application.]

3. **Employer Name:** State of Maryland – Department of Budget and Management
4. **Employee Identification Number (EIN):** 52-6002033
5. **Employer Address:** 301 West Preston Street, Room 510
6. **Employer Phone Number:** (410) 767.4775
7. **City:** Baltimore
8. **State:** MD
9. **Zip Code:** 21201
10. **Who can we contact about employee health coverage at this job?** Employee Benefits Division
11. **Phone Number (if different from above):** N/A
12. **Email Address:** ebd.mail@maryland.gov

State of Maryland’s Employee and Retiree Health and Welfare Benefits Program

Here is some basic information about health coverage offered under the State of Maryland’s Employee and Retiree Health and Welfare Benefits Program.

We offer a health plan to:

- All permanent employees,
- Contractual employees, and
- Part-time employees,

With respect to dependents, we offer a health plan to:

- Spouse (opposite and same sex)
- Domestic Partners (opposite and same sex-benefits taxable)
- Children:
 - Biological children,
 - Adopted children,
 - Step-children,
 - Disabled children
 - Domestic Partner's children (benefits taxable)
 - Legal Wards,
 - Other child relatives

Note: Dependent coverage is offered through the end of the month in which an eligible dependent child in the following categories turns 26 (unless they meet the criteria for a disabled child, when coverage may continue past the age of 26):

- Biological children
- Adopted children
- Step-children
- Domestic Partner's children

The following dependent child relationships are covered through the end of the month in which the child turns 25:

- Legal Wards
- Other child relatives

Note: Additional criteria must be met for legal wards, and other child relatives.

All of the coverage options under the State of Maryland's Employee and Retiree Health and Welfare Benefits Program meet the minimum value standard when a medical plan election is combined with prescription drug coverage at the Employee-Only coverage level. In addition, the Program offers several Employee-only coverage options that meet the affordability standard for most full-time permanent employees. Please contact the Employee Benefits Division at (410) 767.4775 or (800) 307.8283, or view our website at www.dbm.maryland.gov/benefits, for details.