

## **Sample letter for Employees who are NOT provided with a health plan**

Dear (*employee name*):

As your day-to-day employer<sup>i</sup>, we are required to send all employees a Notice about the **New Health Insurance Marketplace Coverage Options and Your Health Coverage**. This Notice from the U.S. Department of Labor is meant to inform you about new health insurance options offered as a provision of the Affordable Care Act (ACA is the federal health care reform legislation). The ACA directs everyone to seek health insurance coverage by January 1, 2014. To assist in this process a network of insurance programs has been created called the Health Insurance Marketplace. Open enrollment for the Marketplaces begins **October 1, 2013**.

Because (*church name*) United Methodist Church does not provide you with health insurance coverage, you may choose to purchase insurance through the Health Insurance Marketplace. If you choose to seek coverage in the Marketplace, you will need the enclosed Notice. This Notice contains information you will be asked by those who will be assisting you with the application process.

### **It is important to know the following:**

- Some people may be able to take advantage of a new “**Premium Tax Credit**” which will assist in covering the cost of health insurance. This tax credit is based on income. You may find more information at [www.healthcare.gov](http://www.healthcare.gov) under “Individuals & Families.”
- **Open enrollment for the Marketplaces begins October 1, 2013.**

For assistance in evaluating your health care coverage needs, including your eligibility for coverage through the Marketplace and its cost, please visit [www.healthcare.gov](http://www.healthcare.gov). You may also want to visit the General Board of Pension and Health Benefits website at [www.gbophy.org/health\\_welfare/healthcarereform/index.asp](http://www.gbophy.org/health_welfare/healthcarereform/index.asp).

Sincerely,

(*Employer name*)

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<sup>i</sup> For clergy: under the ACA, your “employee” is your salary-paying unit.