

SAMPLE EXCHANGE NOTICE LETTER
FOR EMPLOYEES OFFERED HEALTH INSURANCE

[Date]

Dear [Employee Name]:

As your day-to-day employer¹, we are required to send you a Notice about the **New Health Insurance Marketplace Coverage Options and Your Health Coverage**. The enclosed 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, i.e., 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 plans have been created called the Health Insurance Marketplace (previously called “exchanges”). Open enrollment for the Marketplace begins **October 1, 2013**.

Important:

Please read the enclosed Notice carefully.

[Church Name] United Methodist Church offers you insurance through [the Wisconsin Group Health Insurance Plan]. If you continue to work at least ¾ time, this will continue in 2014. [If this statement is not true for lay staff, identify changes that will occur in 2014.]

If you lose your eligibility for employer-sponsored insurance, you may become eligible for coverage and possibly government assistance (a premium tax credit or PTC) through the Marketplace.

If you continue to be eligible for employer-sponsored insurance, yet *choose* to purchase coverage through the Marketplace, you will not be eligible for government assistance for marketplace coverage—unless your employer-sponsored coverage was not affordable to you (meaning that the cost to you for self-only coverage is more than 9.5% of your household income). Moreover, you will lose any contribution that the church might have made toward your monthly premium payment. *You would be responsible for paying the full premium amount.*

For more information about health care changes made with the implementation of the ACA, please visit www.healthcare.gov. You may also want to visit the General Board of Pension and Health Benefits website at www.gbophb.org/health_welfare/healthcarereform/index.asp.

Thank you for your time and attention to this matter.

In Christ’s Service,

[Name]

Staff-Parish Relations Committee Chairperson

¹ **For clergy:** Under the Affordable Care Act, your “employer” is your salary-paying unit—typically the church or ministry where you work on a day-to-day basis. This applies even if your annual conference administers your health benefits, and even for clergy who are considered “self-employed” for employment tax (SECA) purposes.