

SAMPLE EXCHANGE NOTICE LETTER
FOR EMPLOYEES NOT 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”).

Important:

Please read the enclosed Notice carefully.

Because [Church Name] United Methodist Church does not offer you health insurance coverage, **you could choose to purchase insurance through the Health Insurance Marketplace**. In the state of Wisconsin, you can access a federal-based Marketplace. If your household income (“adjusted gross income” or “total income” as shown on your federal income tax form) is between 100% and 400% of the federal poverty level (FPL, up to \$45,960 per individual or \$94,200 for a family of four in 2013), **you might qualify for a premium tax credit (PTC)** that makes your insurance more affordable. See www.healthcare.gov (“Individuals and Families”) for details.

Open enrollment for the Marketplace begins October 1, 2013.

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.