

Santa Clara County  Office of Education

September 5, 2013

Dear Santa Clara County Office of Education Employee:

Effective January 1, 2014 the Affordable Care Act requires that all Americans must have health coverage for themselves and any dependent children. There will be a penalty for being without health insurance.

Attached is the Marketplace Notice explaining that you may obtain health insurance coverage through the state exchange that is created in compliance with the Affordable Care Act. The California state exchange is called Covered California. For more information please visit [www.coveredca.com](http://www.coveredca.com) or call (888) 975-1142.

Due to the Santa Clara County Office of Education's (SCCOE) employer contributions toward health care premiums, the types of health care coverage the SCCOE offers and the premiums for our lowest cost health plan, **our regular employees and their families will not qualify for federal subsidies to offset premiums on the Covered California exchange. This is true even if the employee drops SCCOE's coverage.** Please keep this in mind when using the cost estimate calculator for Covered California. Your cost will be the cost listed before any subsidy.

Health coverage through Covered California begins January 1, 2014. If you choose to drop SCCOE's sponsored coverage and move to the exchange on January 1, 2014, you will need to drop your SCCOE's coverage during the open enrollment period. Open enrollment period is September 1, 2013 – September 30, 2013. If you choose to drop the SCCOE coverage, your current health plan will end on October 31, 2013.

Please contact your Employee Benefit Specialist if you have any questions about your SCCOE's insurance coverage.

Sincerely,

Alicia Salas  
Director – HR Benefits/Compliance