



5500 Campanile Drive
San Diego State University
San Diego, CA 92182-7800

619.594.6555
fax 619.594.6092
as.sdsu.edu

Dear A.S. Part-Time Employee,

Implementation of the Affordable Care Act of 2010 (commonly called healthcare reform) is moving ahead with several important changes for 2013 and 2014. It is important for you to understand these changes and how they affect the choices you have for obtaining health care coverage. While some of the employer mandates under healthcare reform have been delayed, some of the upcoming changes may still affect you or someone in your family.

What is coming?

Below you will find a brief description of some of the healthcare reform changes that will be implemented this year and in 2014. Please read this summary as the changes may impact you and/or your family.

New “Health Insurance Marketplace” (also known as Exchanges): Beginning October 1, 2013, every individual will have access to an online Health Insurance Marketplace to compare plan options, coverage and costs.

Obtain coverage or pay a penalty (individual mandate): Starting on January 1, 2014, if you and/or your family do(es) not have medical coverage referred to as Minimum Essential Coverage (MEC), you will have to pay a penalty. As an A.S. part-time employee, you do not qualify for A.S. health benefits. The Affordable Care Act will require you to enroll in an MEC plan, you will be required to obtain coverage through another option, such as a health insurance marketplace, your spouse’s plan, or other federal programs such as Medicare, Medicaid or TRICARE, or pay the penalty.

Health Insurance Marketplace Required Notification

Additionally, the Affordable Care Act requires that the enclosed notice be sent to every employee. The notice describes the new online Health Insurance Marketplace, also called an exchange, available at www.healthcare.gov beginning October 1, 2013. The Marketplace describes options you may have available for health insurance (other than employer-based plans) and is designed for easy cost and coverage comparisons. The enclosed notice also includes information about coverage that full-time employees are eligible for through Associated Students.

Expansion of Medicaid eligibility: Medicaid is a state-run insurance program for low-income individuals and families. California has expanded Medicaid to provide coverage to more people. Watch for more information on Medicaid eligibility later this year. For more information, please visit www.healthcare.gov/do-i-qualify-for-medicaid.



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How can I learn more?

We will continue to provide information to you about healthcare reform. If you have any specific questions, please contact me at 619-594-3243 or prea@mail.sdsu.edu.

What do I do next?

Review the information provided in the notice. You can learn more about the Marketplace at www.healthcare.gov.

Thank you,
Patty Rea
Human Resources Director
Associated Students of SDSU