

Frequently Asked Questions about the Patient Protection and Affordable Care Act (PPACA) (commonly called Health Care Reform or Obamacare)

What is the Individual Mandate and do I have to carry health insurance?

The individual mandate portion of the law goes into effect in 2014. It requires individuals to pay a [tax](#) penalty to the Internal Revenue Service (IRS) if they can afford health insurance but are not enrolled. The tax penalty in 2014 is the greater of 1% of your yearly income or \$95 per person. The tax penalty increases in 2015 and 2016. If you are enrolled in the St. Louis County health plan, another qualified health plan or any plan offered through the Health Insurance Marketplace you will not pay a tax penalty.

What is the Health Insurance Marketplace or Health Insurance Exchange?

The Marketplace, also commonly called the Exchange, is an online health insurance market opening October 1, 2013 that allows individuals to shop from an assortment of health plans that will be offered by private companies effective January 1, 2014. The marketplace can help if you don't have coverage now or if you have, it but want to look at other options.

[Health Insurance Marketplace in Minnesota](#)

If you live in Minnesota, MNsure is the Health Insurance Marketplace to serve you. Instead of HealthCare.gov, you'll use the [MNsure website](#) (www.mn.gov/hix) to apply for coverage, compare plans, and enroll.

[Health Insurance Marketplace in Wisconsin](#)

If you live in Wisconsin, you'll use [HealthCare.gov](#) (www.healthcare.gov), to apply for coverage, compare plans, and enroll.

How much will a health plan cost through the Marketplace?

Premiums will vary by type of plan and location. You cannot be denied coverage or charged more for pre-existing health conditions. The St. Louis County self-insured plan would be comparable in coverage to other *platinum* plans available on the Marketplace. Gold, Silver and Bronze plans will have less coverage. Monthly premium costs are scheduled to be posted at HealthCare.gov by October 1, 2013. Some applicants will qualify for a tax credit they can use

right away to lower their premiums. You need to begin an application at www.HealthCare.gov or www.mn.gov/hix to determine if you qualify for a tax credit.

Will I still have coverage in the St. Louis County health plan?

Your current enrollment status with the St. Louis County health plan will remain until your employment ends or you take action to change it. Enrollment in this plan will satisfy the individual mandate for yourself and/or your family members. If you drop your St. Louis County health coverage and enroll in a plan through the Exchange, your employer will not contribute to your premiums.

Will my current costs increase?

It is too early to tell how the Marketplace or Exchange will affect premiums for the St. Louis County self-insured plan. Membership fluctuations can either increase or decrease premiums. Some provisions of PPACA have resulted in additional costs. The fourth quarter training catalog offers a course called *Health Plan Mastery* if you are interested in learning more.