

# Healthcare Reform and Your Benefits



## You and Healthcare Reform

The Patient Protection and Affordable Care Act (PPACA, also known as Healthcare Reform) is a set of laws that affect healthcare coverage in the United States. While there is a lot of information on this topic in the media, some of it may seem confusing or conflicting. To help you navigate the road ahead, we have highlighted the key items you need to know.

## You and your benefits through the State of Oklahoma

Your wellbeing is important to us. The State of Oklahoma continues offering health and wellness benefits to help you and your family stay healthy and provide financial protection against high medical costs. As part of your total compensation package, we contribute \$640.98 monthly toward employee-only health coverage and up to \$1,677.96 monthly for you and your dependents. The plans we offer, and our employer contribution to them, exceed the standards for an “affordable healthcare plan” under federal law.

Over the past few years and going into next year, we have made changes to improve the healthcare plans the State of Oklahoma offers its employees in line with new federal mandates. These changes include allowing dependents to remain on your plan until age 26, limiting your out-of-pocket and lifetime maximums, and removing coverage limitations for pre-existing conditions.

We also now offer more employees the opportunity to enroll in our benefits. If you work more than 30 hours per week, you are eligible for benefits.

### New Employee

You will receive instructions from your Benefits Coordinator on how to select and enroll in your benefits.

*Please be aware that the new federal law requires everyone to have health insurance coverage or be subject to tax penalties. If you are not covered under a different group health plan, you may not opt out of state coverage.*

## You and Insurance Marketplaces

(Exchanges)

You may have heard about new health insurance marketplaces, also referred to as the Insurance Exchange. Individuals who are not offered qualified healthcare coverage through their employer may be eligible for government subsidies to help pay for health insurance premiums for plans purchased in these marketplaces (based on the level of their income and number of dependents). Due to the high standard of health coverage the State of Oklahoma offers, all fulltime state government employees will not be eligible for these subsidies.

To find out more about the new insurance marketplaces, visit [healthcare.gov](http://healthcare.gov), or take a look at these Frequently Asked Questions: [gbshealthcarereform.com/faqforemployees](http://gbshealthcarereform.com/faqforemployees).

**If you are not an employee of the State of Oklahoma, please go the following link for further**

**information.** <http://www.okhca.org/WorkArea/linkit.aspx?LinkIdentifier=id&ItemID=15247&libID=14230>