

Sample Letter to Accompany Health Insurance Model Notice

Employer Name
Street Address
City, State and Zip Code

Employee Name
Employee Street Address
City, State and Zip Code

Date

Re: Health Insurance Marketplace Notice

Dear Employee:

The federal Affordable Care Act (also known as health care reform) requires that, starting in 2014, all individuals legally residing in the United States (with very few exceptions) must have health insurance coverage, and that coverage must meet certain minimum standards. Those individuals who choose not to have health insurance coverage will be required to pay a penalty, which will be assessed via their tax returns.

You may be eligible for health insurance coverage through your employer. Whether or not you are eligible for such coverage, all employers are required to provide the attached Notice of Health Insurance Marketplace to employees. The Health Insurance Marketplace (also known as the Exchange) is one way for individuals, especially those who are not eligible for employer-sponsored coverage, to purchase health insurance coverage. Some individuals will be eligible for a premium subsidy or tax credit by purchasing coverage through the Marketplace; you can find out more by logging on to www.healthcare.gov.

If you have any questions regarding your eligibility for health insurance coverage through your employer, please contact _____.