



Cornell University
Division of Human Resources

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September 12, 2013

Dear Colleague:

I am writing about the most recent provision of the federal health reform law, the Affordable Care Act (ACA). One of the many innovations the health reform law provides is an improved marketplace for buying individual health insurance run through each state. Any individual can access health insurance through these marketplaces, but those covered by a health insurance plan in their workplace are almost always better off to remain on their employer health plan.

As part of the nationwide effort to inform potential consumers of the existence of the state-based health insurance market, federal regulations require employers to provide notices to all employees. The enclosed notice provides this communication about New York State's Health Insurance Marketplace for you. The notice must be delivered to all employees whether or not they carry the New York State Health Insurance Program (NYSHIP) offered by Cornell.

Key Points

- Benefits eligible employees currently have access to health plans that more than meet the minimum federal requirements for health plan coverage. Cornell also substantially subsidizes the premium for the health plans. Therefore, we do not expect benefits eligible employees will want to purchase a health plan through the Marketplace.
- However, if a benefits eligible Cornell employee does purchase an individual health plan on the Marketplace of their state of residence, coverage under the NYSHIP plans must be terminated at the same time and Cornell cannot subsidize the premium of the Marketplace plan.
- The Marketplace is really a centralized location that individuals without employer-based health insurance can purchase insurance on much more favorable terms than are available today. Those part time Cornell employees who are not eligible for benefits will find the

Marketplace a greatly improved way to access health insurance if needed.

I do hope you find the information in this letter helpful as you review the attached federally mandated Marketplace Notice. If you have any questions about your health insurance coverage, please call Benefit Services at 607-255-3936 or via email at benefits@cornell.edu and a Benefit Resource Specialist will help you.

Sincerely,

Donna Bugliari

Donna Bugliari
Associate Director, Health Education & Vol. Plans

Enclosure