Dear HRA Policy Holder,

The Affordable Care Act (ACA) requires virtually all individuals (exceptions include individuals with income below the tax filing threshold and individuals who have to pay more than 8% of their income for health insurance) to enroll in health insurance coverage that includes a specific set of benefits and consumer protections. This type of health coverage is known as “minimum essential coverage”. Individuals who do not have “minimum essential coverage” are subject to a tax penalty at the time they file their federal income tax return unless they are otherwise exempt.

It has been determined that your current health insurance plan as well as all other plans provided through the Health Reinsurance Association (HRA), do not constitute “minimum essential coverage” for plan years that begin January 1, 2015 or later. Therefore, as of January 1, 2015, you may be subject to a tax penalty at the time you file your federal tax return for 2015 and for later years as well. The current penalty for a healthcare plan that does not meet minimum essential coverage in 2015 is 2% of income or $325.00 per adult. (The penalty for children is less.) Beginning in 2016 and forward the penalty escalates to 2.5% of income or $695.00 per adult.

Because of the ACA, you do, however, have the option to enroll in new health insurance plans that provide greater consumer protections and benefits. The ACA requires health insurance coverage for new health insurance plans to comply with the following:

- Individuals cannot be denied coverage based on a pre-existing medical condition. However, there is a limited enrollment period (November 15, 2014–February 15, 2015) and if this deadline is missed, one must wait until the next open enrollment period to apply for coverage.
- Health insurance premiums cannot be based on health factors – so you will not pay higher premiums because you have a health problem, need to see medical providers frequently, or have expensive health insurance claims.
- Insurance carriers cannot cancel your coverage if you get sick or become injured.
- There will be no annual or lifetime dollar limits on how much your health insurance will pay for services considered essential health benefits.
- The out-of-pocket costs that you must pay, other than the monthly premium, are limited to an annual dollar amount. For 2015, individual out of pocket costs will be limited to $6,600 and family out of pocket costs to $13,200.

By enrolling in one of the new health plans you may be able to pay lower monthly premiums and out of pocket costs. If you enroll in a new plan through the Connecticut

Health Reinsurance Association
628 Hebron Avenue, Suite 212
Glastonbury, CT 06033

www.hract.org 1-800-842-0004 (M-F 9:am-4pm EST)
Health Insurance Marketplace - *Access Health CT*, you may qualify for advance tax credits to help with your monthly premiums and for additional assistance in paying out of pocket costs.

You will have the opportunity to enroll in one of the new plans during the annual fall enrollment period that begins November 15, 2014 and runs through February 15, 2015. The last date to enroll in a new plan with coverage effective January 1, 2015 is December 15, 2014.

For more information on *Access Health CT* and to view health insurance plans available please visit www.AccessHealthCT.com.

You may also be able to obtain affordable, comprehensive health insurance through the many commercial insurance companies that provide health insurance in the state of Connecticut. If you enroll outside *Access Health CT* you will not qualify for assistance in paying for your health insurance plan, but you will still have access to a wide selection of plans that will provide greater consumer protections and may be less costly than your current HRA plan. If you wish to obtain health insurance through a licensed health insurance company, you can visit the Connecticut Insurance Department website at [http://www.ct.gov/cid](http://www.ct.gov/cid), or call the Consumer Helpline at 1-800-203-3447 to get more information.

If you have any questions, please call our office at 1-800-842-0004.

Sincerely,

HRA Customer Service