



Frequently Asked Questions about Health Insurance Marketplace Coverage Options

Why Am I Receiving This Notice?

This notice provides you with instructions on how to access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services.

CommonSpirit Health® is required to send the enclosed notice to every U.S. employee to comply with rules under the federal Patient Protection and Affordable Care Act (ACA).

What Do I Need to Do?

You don't need to do anything, unless you're interested in Marketplace coverage. As you know, you're currently eligible to participate in the CommonSpirit Health group health plan.

How Does My CommonSpirit Health Coverage Compare to the Marketplace?

The CommonSpirit Health group health plan intends to provide **more coverage at a lower cost to you** than a Marketplace health plan.

If you buy insurance in the Marketplace, you will **not** receive a contribution from CommonSpirit Health. CommonSpirit Health already meets government standards for providing minimum, affordable coverage.

If you want to continue health coverage through CommonSpirit Health, **you don't need to take further action**.

What If I'm Interested in Marketplace Coverage?

- Go to www.healthcare.gov to review the plans available in your state.
- Keep the enclosed notice because it has information you'll need to enroll in Marketplace coverage.
- Compare CommonSpirit Health coverage costs to those of the Marketplace during enrollment.

Questions? Call 800.318.2596 (TTY: 855.889.4325) or visit www.healthcare.gov.

Keep this notice if you wish to enroll in one of the Marketplace options for 2024.

New Health Insurance Marketplace Coverage Options and Your Health Coverage

General Information

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by CommonSpirit Health.

Information About Health Coverage Offered by CommonSpirit Health

This section contains information about any health coverage offered by CommonSpirit Health. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

CommonSpirit Health Information		
3. Employer Name CommonSpirit Health	4. Employer Identification Number (EIN) 47-0617373	
5. Employer Address 3900 Olympic Boulevard, Suite 300	5. Employer Phone Number 859.594.3000	
7. City Erlanger	8. State Kentucky	9. ZIP Code 41018
10. Who can we contact about employee health coverage at this job? Your local HR representative		
11. Phone Number Not applicable	12. Email Address Not applicable	

Here is some basic information about health coverage offered by CommonSpirit Health:

- As your employer, CommonSpirit Health offers a medical plan to:
 - Employees who satisfy the applicable regularly scheduled hour requirement and waiting period.
 - Dependents who meet the eligibility requirements of the CommonSpirit Health Medical Plan, including your spouse or your child under age 26.
- The CommonSpirit Health Medical Plan meets the minimum value standard and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if CommonSpirit Health intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, www.healthcare.gov will guide you through the process.

For more information about:

- The Marketplace and Marketplace coverage options, visit www.healthcare.gov or call
 - 800.318.2596. TYY users should call 855.889.4325.
- Coverage offered by CommonSpirit Health including eligibility and pricing information, contact your local HR representative.