

City of Albuquerque Health Insurance and the Affordable Care Act

At a glance

- The City of Albuquerque wants all employees to receive health care that improves their health and well-being.
- If you are enrolled in the City of Albuquerque health benefits, you don't need to take additional steps to meet the health care law's coverage standards.
- The health care law does not change City of Albuquerque health benefits or employee out-of-pocket costs.
- If you are not enrolled in City of Albuquerque health insurance, you may enroll during the month of November 2013 and coverage will be effective December 28, 2013.

Frequently Asked Questions

What is the Affordable Care Act?

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health insurance coverage to all Americans, lower costs, and improve quality and care coordination. The health care law provides for:

- Access to health insurance coverage effective January 1, 2014 that meets a minimum standard (called "minimum essential coverage.")
 - Employers offering health insurance are required to identify if the coverage meets the minimum standard.
 - People not covered by employer provided coverage may qualify for:
 - Medicaid under expanded eligibility criteria
 - Coverage offered through the New Mexico Exchange
- People that have not enrolled in any health insurance plan by the end of 2014 will be required to pay a penalty.

If I'm enrolled in City of Albuquerque health insurance, do I meet the requirement for healthcare coverage?

- Yes, if you are enrolled in City of Albuquerque health insurance, your coverage meets the minimum standards of the health care law.

What happens if I do not have health coverage in 2014?

Since all American citizens will have access to health insurance in 2014 then people that choose not to elect coverage will be required to pay a penalty. The penalty will either be a flat fee or a percentage of your taxable household income, depending on which amount is higher. This payment will be phased-in according to the schedule below:

- \$95 or 1% of your taxable income in 2014
- \$325 or 2% of your taxable income in 2015
- \$695 or 2.5% of your taxable income in 2016

Exemptions to the penalty will be granted under certain circumstances. For more information on these exemptions, visit www.healthcare.gov.

What's the Health Insurance Marketplace?

Beginning in October 2013 enrollment begins for the Health Insurance Marketplace which begins coverage January 2014. The Marketplace is a new way to shop for and purchase private health insurance (for example, health coverage other than City of Albuquerque health insurance) that fits your budget and meets your needs. People who purchase insurance through the Marketplace may pay lower monthly premiums. Keep in mind that the City pays 80% of the premium for the insurance coverage provided to its employees and will not contribute to paying for insurance coverage purchased by employees outside the City's program.

Where can I get more information?

For more information on City of Albuquerque health insurance and the Affordable Care Act, visit the CABQ website at <https://cabq.gov/humanresources/employee-benefits> or call (505) 768-3758 Monday through Friday from 8am to 5pm.

For information on the Federal Market Place, visit www.healthcare.gov

For information on New Mexico's Health Insurance Exchange, visit <http://www.bewellnm.com/>

For information explaining health insurance and the Affordable Care Act, visit http://www.youtube.com/watch?v=3-llc5xK2_E