

Background

The Affordable Care Act – commonly known as Health Care Reform or “Obamacare” – originally required everyone to have health care insurance or pay a fine. Although the penalty for not having insurance was eliminated at the end of 2018, it is still highly recommended you have insurance. You can get insurance through an employer plan (such as Purdue’s plans for benefits-eligible faculty and staff, or a spouse’s employer plan), through a government program (such as Medicare or Medicaid) or through coverage you buy on your own.

To help those who are looking to buy insurance on their own, the government’s Health Insurance Marketplace will connect people to the health insurance “exchanges” available in their area. Employers are required to send the attached notice to all new employees (including those who are not eligible for benefits) to make them aware of their Marketplace options.

Benefits-eligible Purdue faculty and staff: What this means for you

- Because Purdue’s medical plans are considered affordable and meet minimum value under Health Care Reform, employees who are offered Purdue medical plans will not receive a premium tax credit (IRS tax credit to help pay for premiums) through the Marketplace. This likely makes the plans offered through Purdue a better value for benefits-eligible employees than plans offered through the Marketplace. Marketplace rates are available at www.healthcare.gov once you fill out an application.
- If you plan to have medical coverage through Purdue, you are not required to take any action related to this notice.
- The information in this notice does not affect your Purdue medical insurance enrollment. Benefits enrollment for your Purdue medical options will take place as usual, within 30 days of your hire date.
- You can learn more now about medical plan options through the Purdue Benefits website at <https://www.purdue.edu/hr/Benefits>.

Additional information

- All employees may visit <https://www.healthcare.gov> for Marketplace coverage information and related links.
- Benefits-eligible faculty and staff may contact the Purdue Human Resources Service Center at 765-494-2222, toll-free at 877-725-0222, or hr@purdue.edu.