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## Important Notice from the County of San Diego About New Health Insurance Coverage Options through Covered California and Your Health Coverage

### **PART A: General Information**

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

#### ***What is the Health Insurance Marketplace, Covered California?***

Covered California is designed to help you find health insurance that meets your needs and fits your budget. Covered California offers "one-stop shopping" to find and compare private health insurance options. While some may be eligible for a tax credit that lowers your monthly premium right away, if you are eligible for benefits through the County, you will not qualify for a subsidy if the cost of employee-only coverage under the lowest cost plan is affordable for you based on your household income. Open enrollment for health insurance coverage through Covered California begins in November for coverage starting as early as January 1, 2025.

#### ***Can I Save Money on my Health Insurance Premiums in Covered California?***

You may qualify to save money and lower your monthly premium, but only if the County does not offer you coverage, or offers coverage that is unaffordable to you based on your household income and the cost of employee-only coverage under the lowest cost plan.

#### ***Does Employer Health Coverage Affect Eligibility for Premium Savings through Covered California?***

Yes, it can. If you are eligible for County benefits and that offer of coverage is considered affordable for you, you will have an offer of health coverage that meets certain standards. In this case, you will not be eligible for a tax credit through Covered California and may wish to enroll in the County's health plan. Individuals that are not eligible to participate in County sponsored plans and for those individuals for whom the coverage that is offered is unaffordable may be eligible for a subsidy if your household income falls between 100% and 400% of the [federal poverty level](#). Final eligibility for federal subsidies will be made by Covered California. You should refer to the online tools posted on Covered California's website to see if you may be eligible for a federal subsidy.<sup>1</sup>

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

### How Can I Get More Information?

For more information about your coverage offered by the County, please check your summary plan description which can be found on the Benefits website at [Employee Benefits Division](#) or contact the County of San Diego, Department of Human Resources, Employee Benefits Division at 888-550-2203 (toll-free) or [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov).

Covered California can help you evaluate your coverage options, including your eligibility for coverage through Covered California and its cost. Please visit [www.CoveredCA.com](http://www.CoveredCA.com) for more information, including an online application for health insurance coverage and contact information.

### **PART B: Information About Health Coverage Offered by Your Employer**

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

3. Employer Name: County of San Diego		4. Employer Identification Number (EIN): 95-6000934	
5. Employer Address: 5500 Overland Ave, Suite 370		6. Employer Phone Number: 888-550-2203 (toll free)	
7. City: San Diego	8. State: CA	9. Zip Code: 92123	
10. Who can we contact about employee health coverage at this job? Department of Human Resources, Employee Benefits Division			
11. Phone number (if different from above):		12. Email address: <a href="mailto:DHRBenefits.FGG@sdcounty.ca.gov">DHRBenefits.FGG@sdcounty.ca.gov</a>	

Here is some basic information about health coverage offered by the County of San Diego:

- As your employer, we offer a health plan to:

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All Employees.

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Most employees. Eligible employees are: all active employees of the County of San Diego who are authorized to work 20 or more hours per week; and elected officials of the County of San Diego.

- With respect to dependents:

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We do offer coverage. Eligible dependents are: your legal spouse or domestic partner; your children or your spouse's/domestic partner's children under age 26; your children or your spouse's/domestic partner's children of any age if they are incapable of self-sustaining employment because of a physical or mental disability that occurred before they reached the age limit for the plan and you provide proof of the child's incapacity and dependency within 60 days after the insurance carrier requests the Disabled Dependent Certification.

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We do not offer dependent coverage.

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If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* We intend for your coverage to be affordable as defined by legislation. If you are eligible for County benefits you will not qualify for a premium discount through Covered California. If you do not qualify for County benefits, Covered California 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 at Covered California, [www.CoveredCA.com](http://www.CoveredCA.com) will guide you through the process.