

# Affordable Care Act Notification for Employee

## Dear NSHE Employee:

This notice is provided to you in accordance with the requirements of the Patient Protection and Affordable Care Act (PPACA) and describes your options for medical insurance coverage. Starting January 1, 2014, all individuals will have to carry medical insurance or pay a penalty (through taxes). For eligible employees, all plans provided by the Nevada System of Higher Education (NSHE) qualify as affordable and meet minimum essential coverage standards under PPACA. Under the PPACA requirement, health insurance is affordable if an employee's share of the health insurance offered only to the employee (doesn't include family plans) is less than 9.5% of the employee's taxable income.

If you are an employee in the following categories, you **will be eligible** for insurance offered by NSHE:

- Classified, casual and temporary employees at 50% full-time equivalent (FTE) working at least 80 hours per month for two consecutive months
- Academic and Administrative Faculty at 50% full-time equivalent (FTE)
- Post-Doctoral scholars at 50% full time equivalent (FTE)
- Employees on a Letter of Appointment with Benefits who are at 50% full time equivalent (FTE) working at least 80 hours per month for two consecutive months
- Graduate Assistants with a 20-hour or half time appointment or 50% full-time equivalent (FTE). Lower FTE's are funded on a pro rata basis.
- Medical Resident Physicians

Currently employees **not eligible** for medical insurance through NSHE include:

- Student employees
- Employees who are working less than 50% full time equivalent (FTE)

Employees who do not meet eligibility requirements and do not have coverage through NSHE vendors may purchase affordable health insurance through Nevada Health Link <https://www.nevadahealthlink.com/>. Nevada Health Link can help ineligible employees select a qualified health plan, determine if you and your family are eligible for a health insurance premium tax credit, reduced premiums as well as assist in calculating the net amount of any premiums that you may be required to buy.

**For questions regarding the Health Insurance Marketplace, the plans that are offered on the Marketplace and the cost of those plans, please contact the Nevada Health Link at:**

### Nevada Health Link

c/o State Health Insurance Exchange  
2310 S. Carson Street, Suite 2  
Carson City, NV 89701

[www.nevadahealthlink.com](http://www.nevadahealthlink.com)

Telephone: 855-768-5465 [855-7-NVLINK]  
Fax: 775-687-9932  
E-mail: [contact@exchange.nv.gov](mailto:contact@exchange.nv.gov)

**For questions regarding the plans that are offered to eligible NSHE employees, please contact Benefits office in Business Center North (BCN) at:**

### Business Center North

70 Artemesia Way, Rm 2  
Reno, NV 89557-0055

<http://www.bcn-nshe.org/hr/benefits/>

Telephone: (775) 684-6082 TDD #784-1706  
FAX (775) 784-4221