

Affordable Care Act Frequently Asked Questions

The New Federal Individual Health Coverage Mandate

1. Am I required to have health coverage in 2014?

Starting January 1, 2014, the Affordable Care Act (“ACA”), a federal law, will require you to have health coverage, qualify for an exemption, or pay a tax penalty. More information on this new legal requirement, including information on the exemptions that are available, can be found at www.healthcare.gov and <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>.

2. I heard that the federal government delayed the requirements under the Affordable Care Act for a year. Does that delay affect me?

The delay affects certain requirements that apply to employers and insurance companies. The federal government has said the delay does not affect the coverage requirement that applies to individuals.

3. If I am covered by the CITGO health plan, will I satisfy the new individual coverage requirement?

Yes. The CITGO health plan counts as “minimum essential coverage,” the kind of coverage you have to have to meet the requirement under the ACA.

4. Do I have to get health coverage for other members of my family?

The ACA requires adults and children living in the United States to have health coverage, qualify for an exemption, or pay a tax penalty. More information on this new requirement, including information on how it applies to family members, may be found at www.healthcare.gov and <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>.

5. If I can get health benefits from another source (like Medicare, the veterans’ health system, or my spouse’s health plan), do I have to take the CITGO health coverage instead?

No. You are not required to enroll in the CITGO health plan. However, before you make a decision about whether to enroll, it is important that you understand the new requirement to have health coverage that goes into effect on January 1, 2014. More information on this new legal requirement, including information on the kinds of coverage that can meet the requirement and the exemptions that are available, may be found at www.healthcare.gov and <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>.

7. What do I do about getting health coverage if I am not eligible for the CITGO health plan?

Information about how to get health coverage may be found on www.healthcare.gov. One of the options discussed on this website is the new health insurance marketplaces scheduled to open in each state on October 1, 2013.

The New State Health Insurance Marketplaces

8. What are these new state health insurance marketplaces?

These marketplaces, also known as “health care exchanges,” are designed to help individuals and families find health insurance that meets their needs. The marketplaces offer “one-stop shopping” to find and compare private health insurance options. Individuals and families may also be eligible for a new kind of tax credit that lowers monthly premiums. However, if you are eligible for the CITGO health plan, you might not be eligible for a tax credit through a health insurance marketplace.

More information about the marketplaces, including information on how to find the marketplace that serves the state where you live, is available at www.healthcare.gov.

9. Do I need to go to one of these state marketplaces if I am going to enroll in the CITGO health plan?

No, you are not required to contact a health insurance marketplace if you are enrolling in the CITGO health plan. You may still wish to go to a health insurance marketplace if you want to investigate the health coverage it is offering or to get certified for some of the exemptions from the requirement to have coverage.

10. Would I be better off getting health insurance from one of the new state health insurance marketplaces rather than enrolling in the CITGO health plan?

Each individual will have to make his/her own decision about the health insurance option that makes the most sense. We recently sent you a required federal notice that includes some general information about the health insurance marketplaces and some considerations that may affect you if you are eligible for coverage from CITGO. As stated in that notice, if you purchase a health plan through a health insurance marketplace instead of accepting health coverage offered by CITGO, you will lose the employer contribution that CITGO makes to the cost of coverage. This employer contribution, as well as the amount you contribute to the cost of your health coverage, is generally excluded from income for federal and state income tax purposes. Your payments for coverage through a health insurance marketplace are made on an after-tax basis.

11. I want to apply for insurance coverage and financial assistance with premiums from one of the health insurance marketplaces. The application asks for information about my employer and the health coverage that it offers. How do I get the information I need about CITGO to complete the application?

The information is available on the second page of the Notice of New Health Insurance Marketplace Coverage Options that was sent to you. If you no longer have a copy of this Notice, may obtain one on the CITGO Benefits Connections website at www.hr.citgo.com.