

Affordable Care Act



frequently asked questions

What is the Affordable Care Act?

Also known as health care reform, the Affordable Care Act (ACA) has brought many changes to health care coverage in the U.S., providing benefits like free preventive care and coverage for adult children to age 26.

How does health care reform impact me?

Everyone is required to have qualified health insurance coverage. If you don't have coverage, you may have to pay a fee on your federal tax return.

You can purchase coverage:

- Through a Katy ISD health insurance plan, if you're eligible
- Through another employer, or a spouse's employer
- Through government plans such as Medicare or Medicaid
- Directly from an insurance provider
- Through the federal Health Insurance Marketplace

Do Katy ISD plans meet the ACA minimum requirements for value and affordability?

Yes.

How do I get subsidies from the government to help pay for my insurance? What about my spouse or dependents?

In general, if you're eligible for Katy ISD benefits, it's likely you won't be eligible for subsidies to purchase insurance in the Marketplace. This applies to your qualified dependents, too. Since each family situation is unique, healthcare.gov offers a number of resources that provide more detailed information. You can also call 800-318-2596 or visit localhelp.healthcare.gov for more information.

I already have Katy ISD health coverage. Do I need to do anything else related to health care reform?

As long as you're enrolled in a Katy ISD health plan, you're not subject to the federal fee on your income tax return. For tax purposes, the IRS now requires you to verify and report your medical plan eligibility, coverage selection and covered dependents' tax ID numbers. You should receive 2016 form 1095-C with this information in early 2017. Please include your dependents' tax ID numbers when you enroll them for coverage.

I work more than 30 hours per week, but Katy ISD doesn't offer me benefits. What should I do?

If you believe your eligibility status is incorrect, contact Katy ISD Benefits Outlook at 866-222-KISD (5473) to verify.

I want to buy a health plan in the Marketplace. When can I drop my Katy ISD plan?

You can make changes to your Katy ISD plan, including dropping coverage completely, during annual enrollment. Annual enrollment for the 2017 plan year is **November 2–16, 2016**. If you decide to drop Katy ISD health coverage for 2017, you won't have the opportunity to regain Katy ISD coverage until annual enrollment for 2018 unless you have a qualified life event (such as getting married or giving birth). Losing or dropping coverage from a plan purchased in the Marketplace is not considered a qualified life event.

If I choose to purchase a plan in the Marketplace, who fills out and submits my application?

The application process is your responsibility. There are questions regarding your current job and income that you have to answer, but nothing is required of your current employer. If you have questions about the Marketplace, including filling out an application, call 800-318-2596, 24 hours a day, 7 days a week. TTY users can call 855-889-4325. Online chat is also available 24/7 at healthcare.gov/contact-us.

How much will I pay for medical coverage if I get it through the Marketplace?

You will pay the full plan cost if you buy coverage through the Marketplace. The cost will depend on a number of factors, including your family size, your age(s), your household income and the plan benefits you select.

I've never had coverage through Katy ISD. How do I sign up?

Katy ISD holds annual enrollment for benefits each November, providing enrollment communications online and holding benefits meetings to help you sign up. Enrollment for 2017 coverage is **November 2–16, 2016**. If you're eligible, you can simply enroll online. Go to katybenefits.org. Click the Quick Links button, then Enroll in 2017 Benefits, and follow the prompts. If asked, use your Katy ISD login and password. If you need help, call Katy ISD Benefits Outlook at 866-222-KISD (5473).

What will happen if I don't have medical coverage in 2017?

You will likely have to pay a fee on your federal tax return if you don't have medical coverage in 2017. The fee increases each year. See the chart below for more information.

Uninsured individual pays the greater of:

Year	Fixed amount	Percent of household income
2016	\$695 for an adult \$162.50 for a child under 18 No more than \$2,085 per family	2.5%
2017 & beyond	Based on cost-of-living inflation	2.5%

Do I have to buy coverage through Katy ISD to avoid a penalty on my tax return if I'm covered under my spouse's plan?

No. As long as your coverage meets ACA requirements, all that's required is that you have medical coverage. It does not have to be through Katy ISD.

What if I don't want to enroll in Katy ISD coverage?

If you buy coverage on your own and not through Katy ISD, keep in mind there is no Katy ISD contribution to your monthly premiums. This means you may have to pay the full cost of coverage if you buy it elsewhere. Depending on your situation, you may be able to obtain coverage through a government program such as Medicaid or CHIP (for your children). Check eligibility requirements with the Texas Health and Human Services Commission at hhs.state.tx.us or by calling 2-1-1 or 877-541-7905.

If I'm covered under Medicaid or Medicare, do I have to switch to a different plan beginning January 1 to comply with the new law?

No. If you're covered by Medicaid or Medicare, you don't need other insurance.

What happens to my Katy ISD health coverage if I lose or leave my job at Katy ISD?

You can continue your health insurance coverage through COBRA, or you can buy a plan in the Marketplace. If your spouse is eligible for coverage through his/her employer, you may also be eligible to enroll under his/her employer's plan.

