



**Georgia Department of Human Services**  
Aging Services | Child Support Services | Family & Children Services

MEMORANDUM

To: All DHS Employees

From: Tracy Carter, Deputy Human Resources Director

Re: **Affordable Care Act (ACA) Mandatory Notification**

The Affordable Care Act requires employers to provide employees with notification of the Health Insurance Marketplace taking effect in 2014, and how it works. DHS employees who are not eligible to participate in the SHBP (most hourly employees) and eligible employees who choose to decline health insurance coverage offered by the SHBP, may elect to find private health insurance by utilizing the Health Insurance Marketplace. Open enrollment for the Marketplace begins October 1, 2013.

The enclosed form entitled: New Health Insurance Marketplace Coverage Options and Your Health Coverage, contains general information regarding eligibility, explanation of the Health Insurance Marketplace, information about health coverage offered SHBP and the information needed should you decide to complete an application for coverage in the Marketplace. Regardless of whether you go to the Marketplace, we ask that you complete the attached Employee Acknowledgment and return it to your supervisor.

As you review the notice, please be aware that you are not required to go to the Health Insurance Marketplace to consider or elect coverage. The health insurance options offered through the State Health Benefits Program meets the “minimum value” standard set by the ACA. Additionally, it is important to know that should you elect coverage through the Marketplace, you will lose the substantial employer contribution provided with SHBP participation and the convenience of payroll deduction. Thus, we anticipate that most eligible employees electing health insurance coverage will do so through the SHBP.

Additional questions concerning this notice or other questions regarding your participation in the health insurance plans should be directed to your local Human Resource Office.

Enclosures

cc: ACA Marketplace Notification  
Employee Acknowledgement