

Add this page to your employer's letterhead, update the highlighted areas, and attach the Employer ACA Notice for All Employees.

Date: _____

To: All Employees and/or New Hire Employees

From: Employer's Benefits Department contact name, number and email address.

Re: Important Notice from About Health Insurance Marketplace Coverage and the New Mexico Public Schools Insurance Authority (NMPSIA) Medical Plan(s) Offered

THIS NOTICE IS FOR ALL EMPLOYEES

Please read this letter and the attached Notice carefully and keep this information where you can find it in the future. You are receiving the Notice because it is required by the Affordable Care Act.

Spanish Language Assistance: *Si usted no entiende la información en este documento, por favor de ponerse en contacto con personal del departamento de Beneficios o visite este sitio web CuidadoDeSalude.gov.*

Attached to this cover letter is a Notice called the “**Health Insurance Marketplace Coverage Options and Your Health Coverage.**” The Notice has information about the Health Insurance Marketplace, open enrollment for the Health Insurance Marketplace, and let you know that you may qualify to save money on health insurance premiums you buy in the Marketplace. This information can help you decide if you should consider enrolling in coverage through the Health Insurance Marketplace at BeWellNM.com.

If you are covered under a NMPSIA medical plan, you are not required to elect Marketplace insurance. If you need assistance understanding this Notice, please contact the Benefits Department.

The Health Insurance Marketplace

You will see in the Notice (attached to this cover letter) that the Health Insurance Marketplace is a place to purchase medical coverage. The open enrollment period for coverage in the Marketplace is held in the fall with coverage elected at that time becoming effective in January 1. Check with BeWellNM.com for possible effective dates for February 1 or you suffer a Special Enrollment Period.

Information about medical plan options under the NMPSIA Plan

For more detailed information about the benefits offered by NMPSIA, please refer to the annual [Program Guide](#), visit [Important Carrier Benefit Information](#) on the NMPSIA website, or you can call your medical plan for assistance (phone number is on the back of your medical plan ID card). Other helpful information about the Health Insurance Marketplace can be found at HealthCare.gov and BeWellNM.com

Currently Not Eligible for Coverage Under the NMPSIA Medical Plans

We know that some employees are not eligible to enroll for coverage under NMPSIA medical plans; however, the Notice information allows you the opportunity to see if coverage under a spouse's medical plan or in the Health Insurance Marketplace is a good option for you. Also, be aware that because you are not eligible for employer-sponsored coverage, you may qualify for premium assistance to help purchase coverage in the Marketplace.