



### **Affordable Care Act and Covered California Notice**

The Affordable Care Act (ACA), otherwise known as ObamaCare, is a significant overhaul of the US healthcare system. The primary objective is to decrease the number of uninsured individuals and reduce overall healthcare costs.

ACA requires all individuals to have health insurance effective January 1, 2014. Covered California is available for individuals that are not eligible for health insurance through their employer or don't have access to health insurance. In addition, all health plans must comply with ACA guidelines that prohibit individuals to be denied coverage due to having a pre-existing health condition and waiting periods for insurance may not exceed 90 days. Covered California has a menu of affordable health insurance options for individuals to choose from. For more information about Covered California, please visit <http://www.coveredca.com/>. Attached you will find the Covered California Notice with information pertaining to CSUSM.

Effective January 1, 2015, employers will be required to offer affordable coverage to all employees working an average of 30 hours per week and implement specific IRS reporting requirements.

If you are eligible to receive health benefits from the CSU and you would like more information about your coverage, please contact your HR Analyst at (760) 750-4418.