



OFFICE OF THE CHANCELLOR

September 9, 2013

Dear University System of Maryland Employee:

1807  
University of Maryland,  
Baltimore

1856  
University of Maryland,  
College Park

1865  
Bowie State University

1866  
Towson University

1886  
University of Maryland  
Eastern Shore

1898  
Frostburg State University

1900  
Coppin State University

1925  
Salisbury University

1925  
University of Baltimore

1925  
University of Maryland  
Center for Environmental  
Science

1947  
University of Maryland  
University College

1966  
University of Maryland,  
Baltimore County

In the coming weeks, University System of Maryland employees will have opportunities to make choices about health insurance coverage for themselves and their families. Even though you are not eligible for the State employees' health benefits plan, starting in early October, you will be able to enroll under the federal Patient Protection and Affordable Care Act (the Affordable Care Act) in new reasonably priced health insurance options. This is an important development for you and your colleagues and family members who are not eligible for the State employees' plan or other employer health plans—especially if you have no current health insurance or a costly individual insurance plan.

The Affordable Care Act is complex, and there is a flood of information about the law and its impact appearing all around us. Attached is a federally mandated notice on "Health Insurance Marketplace Coverage Options and your Health Coverage" that generally describes the impact of the Affordable Care Act on employees. As you review all of this information, please keep in mind a few important and simple facts that apply to USM employees.

**The Affordable Care Act "Individual Mandate:"** As of January 1, nearly every adult in the United States is required to have health insurance or pay a penalty. Fortunately, the State of Maryland has been a leader in establishing a network of affordable, comprehensive health insurance options for all of its citizens, even if they are not eligible for an employer health plan.

**New Options for USM Employees Who Need Health Insurance:** Although you are a part-time or contractual employee who is not eligible for the State Employees' Health Plan, you still need to be sure that you have health insurance starting on January 1, 2014. Starting on October 1, you will be able to enroll in a health plan sponsored by the Maryland Health Benefits Exchange—known as Maryland Health Connection—that meets the Affordable Care Act's strict benefits requirements and will start providing coverage on January 1, 2014.

- If your income is less than \$45,960 as an individual or \$94,200 as a family of four, there are significant subsidies to lower the cost of your premium and services that likely will make coverage more affordable than ever before. Subsidies are on a sliding scale based on your family income.
- For low-income families (less than about \$16,000 for an individual or \$33,000 for a family of four), it may now be possible to enroll in Medicaid in Maryland.

- You can no longer be denied coverage due to a chronic illness or pre-existing condition.
- The benefits of every plan on the Maryland Health Connection include a comprehensive range of services, preventive services at no cost to you or your family, the ability to enroll your children in your plan until they turn age 26, and no limits on annual or lifetime benefits.

**The Maryland Health Connection:** Figuring out the best plan for you and your family and enrolling in a plan will be easier than ever. The Maryland Health Connection provides a “marketplace” to identify the best coverage that will provide clear, understandable information about plans, rates and subsidies. You can access good information online, and you will be able to speak to trained individuals there who will answer your questions and help you through the application process. Simply contact Maryland Health Connection, by logging on to [marylandhealthconnection.gov](http://marylandhealthconnection.gov) or calling 1-855-642-8572 for information or assistance. General information is available now at the Maryland Health Connection, and detailed information about specific health plans, rates, subsidies and Medicaid eligibility will be available after October 1.

Your institution Human Resources Office can assist you in getting the resources that you need to make choices about your 2014 health coverage. Please look for additional information on your institution website and in your Human Resources Office on how to take advantage of the new health insurance benefits options that will be available in Maryland in 2014.

Sincerely yours,

A handwritten signature in black ink, appearing to read "WE Kirwan".

William E. Kirwan  
Chancellor

cc: USM Institution Presidents