



## What does the Affordable Care Act (ACA) mean for State of Colorado Employees?

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### ACA's goal:

- To increase access to health care for all Americans

### What ACA has done so far:

- Expands health coverage to adult children up to age 26 on their parents' plan
- Prevents health plans from dropping an eligible individual's coverage except in case of fraud
- Requires coverage of preventive services with no cost sharing
- Broadens an individual's choice of doctors

### What ACA will change for 2014 and beyond:

- Limit waiting periods on health plans to no more than 90 days
- Prevent health plans from denying or charging more for coverage because of a preexisting condition
- Eliminate lifetime and annual limits for "essential health benefits"
- Limit annual out-of-pocket maximums
- Allow larger wellness incentives

### What ACA means for state employees:

- Requires employees to be enrolled in a health insurance plan that meets basic minimum standards.
- Individuals who have coverage through the State of Colorado Employee Group Medical Plan meet this requirement, called the "individual mandate."
- Doesn't require employees who have employer-provided coverage through the State of Colorado Employee Group Medical Plan to purchase coverage through the public health insurance exchanges.
- Employees may enroll in medical coverage through the public health insurance exchanges. However, the ACA doesn't let workers get a premium tax credit (subsidy) if they buy coverage through the exchanges and reject coverage through the State of Colorado Employee Group Medical Plan (i.e. employees must pay the employer and employee contribution – or the full cost of benefits – through the public marketplace if they are eligible for the state's medical plan).
- If an employee does not have medical coverage, and does not meet an exemption, he or she must pay a penalty.

### Resources for state employees:

- [www.colorado.gov/dhr/aca](http://www.colorado.gov/dhr/aca)
- [www.colorado.gov/health](http://www.colorado.gov/health)
- [www.healthcare.gov](http://www.healthcare.gov)
- [Webinar of Colorado's Approach to Implementing Health Law Changes](#)
- [State Employee FAQs](#)
- [State Employee Benefits Unit](#)  
State\_Benefits@state.co.us  
303-866-3434



**COLORADO**  
Division of Human Resources  
Department of Personnel  
& Administration