



September 26, 2013

RE: Required Government Notice Regarding Affordable Care Act and Health Care Exchanges

Dear Colleague:

This letter is to inform you that in October 2013, open enrollment for health insurance through the Health Insurance Marketplace under the federal Affordable Care Act begins. The Health Insurance Marketplace is a federal system that allows individuals to evaluate, compare and purchase private health insurance. The Affordable Care Act requires most Americans to have health insurance by January 1, 2014, to avoid paying a fee to the federal government.

According to the law, to avoid the fee in 2014 you need insurance that qualifies as minimum essential coverage. Duquesne University's plans qualify, and in fact already reflect many of the components of the Affordable Care Act. If you are covered by Duquesne University's health insurance or another eligible insurance plan, you will avoid being subject to the fee to the federal government. You may also choose to continue with your current plan or opt to purchase insurance through the Health Insurance Marketplace, where you may find lower costs or be eligible for tax credits.

If you are not eligible to be covered by Duquesne University's health insurance, or you are eligible but opt not to participate in the plan, you must obtain private coverage by January 1, 2014, or be subject to a government fee.

Please evaluate your family's health insurance situation and review the enclosed documents to make the best choice for your personal situation.

More details can be found by visiting www.healthcare.gov.

Sincerely,

A handwritten signature in cursive script that reads "Mary Ellen Baney".

Mary Ellen Baney
Director
Office of Human Resource Management