# Questions and Answers about the Affordable Care Act

### Will my BMC medical coverage satisfy the Affordable Care Act (ACA) requirements?

Yes, BMC started making changes to the medical plans in 2011 to ensure your options would be ready for the introduction of the ACA. In addition to the new administrative rules introduced by the law, it requires companies to offer a plan that costs 9.5% or less of an employee's pay and covers 60% or more of total covered costs. BMC's "You Only" coverage in the Health Savings Account (HSA) Plan meets this requirement.

### Will the ACA impact my BMC medical coverage in 2014?

Yes, if you are enrolled in the BCBSTX PPO or Kaiser HMO medical plan. Beginning January 1, 2014, all medical copayments for essential health benefits will now count toward satisfying your plan's annual out-of-pocket maximum. Once you reach your plan's annual out-of-pocket maximum, copayments will no longer be required.

If you are enrolled in the BCBSTX PPO medical plan, your copayments and coinsurance for prescription drugs will also count toward satisfying the plan's annual out-of-pocket maximum.

### I've got health insurance through my spouse. Do I need to do anything?

No, if you prefer your spouse's plan, you don't need to take any action.

### If my spouse obtains coverage through an exchange, do I need to drop my BMC coverage?

No, you can enroll in "You Only" or "You + Children" coverage through BMC even if your spouse has coverage through a health insurance exchange.

### What happens if I don't have health insurance coverage?

Anyone who doesn't have health insurance by January 1, 2014, will pay a penalty at tax time. The penalty starts at the greater of $95 a year or 1 percent of income, to a maximum of $285. By 2016, the penalty will rise to $695 or 2.5 percent of income, to a maximum of $2,085.

### I live in a state that did not set up a health insurance exchange. What are my options?

If you live in state that has decided to not run an exchange, you can use the national Health Insurance Marketplace. Go to HealthCare.gov to learn more.