



COMMONWEALTH OF VIRGINIA

SECRETARY OF HEALTH AND HUMAN RESOURCES

November 13, 2014

Dear Wage Employees,

The health and wellness of all Commonwealth of Virginia employees is important, and health insurance provides not only access to care and treatment, but protection from extremely high medical costs. Individuals and families who do not have health insurance may also have to pay a penalty fee (through federal taxes) that will increase in the coming years. For many of you who do not receive health insurance as an employment benefit, the Federal Health Insurance Marketplace may be a source of affordable insurance plans.

The Marketplace, opening **Saturday, November 15th**, and running through **February 15th, 2015**, offers an array of plan options, and for many, financial help to pay for those plans (see chart below). You are encouraged to explore your options for coverage.

Number of People in Your Household						
	1	2	3	4	5	6
<p>You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between...</p> <p>See next row if your income is at the lower end of this range.</p>	\$11,670-\$46,680	\$15,730-\$62,920	\$19,790-\$79,160	\$23,850-\$95,400	\$27,910-\$111,640	\$31,970-\$127,880
<p>You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your income is between...</p>	\$11,670-\$29,175	\$15,730-\$39,325	\$19,790-\$49,475	\$23,850-\$59,625	\$27,910-\$69,775	\$31,970-\$79,925

If your 2015 income falls within these ranges you'll generally qualify for a premium tax credit. The lower your income is within these ranges, the bigger your credit.

The Commonwealth is launching a newly redesigned [Cover Virginia](http://www.coverva.org) (<http://www.coverva.org>) website on November 15th that will have information about the Marketplace as well as Virginia's existing public health care programs. There, you can link to the Marketplace at healthcare.gov – and find free, local, in-person help with the application process.

If you have questions, you may contact Jodi Manz, Policy Advisor in the Office of the Secretary of Health and Human Resources, at (804) 663-7447 or Jodi.Manz@governor.virginia.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "William A. Hazel, Jr.", with a stylized flourish at the end.

William A. Hazel, Jr., M.D.
Secretary of Health and Human Resources