

Frequently Asked Questions Health Insurance Marketplace

Health Care Reform – An Overview

1. What is Health Care Reform?

A. The Affordable Care Act (ACA), more commonly known as Health Care Reform, helps provide Americans with access to the health care system. To further this goal, the ACA provides for coverage through the Health Insurance Marketplace.

2. How does Health Care Reform impact me? How does it impact Macy's, Inc.?

A. Health Care Reform has many complexities affecting not only employers, insurance companies, and providers, but also you and your family. Because the impact can vary depending on your personal situation, you should visit www.healthcare.gov to find answers to your specific questions.

Macy's, Inc. has already made legally required updates to the medical options we offer in order to comply with Health Care Reform, and will continue to monitor the rules to remain compliant going forward. In addition, Macy's, Inc. has updated how medical benefits eligibility is calculated and administered to meet the guidance provided by the ACA. For more information on how medical benefits eligibility is calculated, please review the Medical Benefits Eligibility page in the My Benefits section of My IN-SITE.

The Basics of the Health Insurance Marketplace

3. Who is eligible for Marketplace coverage?

A. Participants living in the Marketplace service area, who are U.S. citizens or nationals, or non-citizens who are lawfully present in the U.S. for the entire period for which enrollment is sought, and are not incarcerated, are eligible for Marketplace coverage.

4. Are Macy's, Inc. associates eligible to enroll in coverage through the Marketplace?

A. Generally yes. Regardless of your current eligibility for, or enrollment in the Macy's, Inc. company-sponsored health care program, you may be eligible to enroll in coverage through the Marketplace. However, you will need to check your eligibility directly with the Marketplace; it's possible you may be ineligible for subsidies if you are eligible for coverage through an employer. Visit www.healthcare.gov for more information.

5. What type of coverage is offered through the Marketplace?

A. There are various levels of coverage you can choose from depending on your personal situation and needs. The offerings range from "bronze" to "platinum" coverage levels; there are products that offer lower premium costs up front with higher out-of-pocket costs when services are received, to products with higher premium costs up front with lower out-of-pocket costs when services are received. All options are offered on an after-tax basis only. All plans are required to provide the same set of essential benefits, for example, preventive care. Many plans also offer additional benefits as well, so be sure to compare carefully.

Please note: If you are considering enrolling in a plan offered through the Marketplace, be sure to check whether your physicians and hospitals are in the plan's covered provider network. Plans are required to provide a directory listing.

6. When is the Marketplace enrollment period and when does coverage go into effect?

A. Enrollment begins for the Health Insurance Marketplaces also known as the “Exchanges”, Nov. 1, 2015 and runs through Jan. 31, 2016. Coverage may become effective as early as Jan. 1, 2016. Your coverage effective date is based on when you enroll and pay your first month’s premium. Generally, you must enroll and pay your premium by the 15th of the month for your coverage to begin on the first day of the next month. For example, enrollment and premium is due by Dec. 15, 2015 for coverage effective Jan. 1, 2016. If you enroll and pay for your premium after the 15th of the month, coverage will not begin until Feb. 1, 2016. Coverage is generally not effective on a retroactive basis. Visit www.healthcare.gov to find more information or to enroll.

7. Where do I go to apply for Marketplace coverage?

A. Visit www.healthcare.gov to enroll using an online application, or to find a printable application to apply by mail. To enroll with the help of a Navigator or other qualified helper, utilize the live chat option on www.healthcare.gov or call 1-800-318-2596 (English, Spanish, and 150 additional languages available).

8. What factors might impact my cost for Marketplace coverage?

A. There are several possible factors - a few include: the size of your family, your household adjusted gross income, medical coverage affordability, coverage you may be eligible for through an employer, and eligibility for other programs such as Medicaid. Government subsidies may also be available. Visit www.healthcare.gov and you will be directed to the appropriate information based on how you answer a series of specific questions.

9. Does Macy’s, Inc. administer any aspect of the Marketplace coverage?

A. No. The medical plans offered are administered solely through the Marketplace. Macy’s, Inc. will not administer any enrollment, premium collection or paycheck deductions, or any other components of the program on behalf of the Marketplace. Each state is responsible for implementing its own Marketplace, entering into a state-federal partnership Marketplace, or allowing the federal government to set up a Marketplace on the state’s behalf. The health plans offered, eligibility, enrollment process, and on-going payment of premiums may vary from state to state.

10. If I miss the upcoming enrollment for the Marketplace, will I still be able to enroll in Marketplace coverage?

A. After the initial enrollment period ends, individuals can only sign-up for Marketplace coverage if they have a qualified change in status (for example: marriage, divorce, birth, adoption or placement for adoption, individual or spouse gains or loses health coverage at work, etc.).

11. What is the Notice of Marketplace Coverage Options?

A. The Notice contains information about your coverage status through Macy’s, Inc., which you will need if you are applying for coverage through the Marketplace. If you were hired before Oct. 2013 you received this Notice in the mail that year. If you were hired after Oct. 2013, the Notice was provided to you during the Online Forms process.

A copy can be found on the Health Care Reform page in the My Benefits section of My IN-SITE.

12. The Notice of Marketplace Coverage Options form has a box which if checked indicates, “[Macy’s] coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.” Why is the box not checked?

A. Macy’s, Inc. offers coverage that meets the minimum value standard in all locations. However, while the Company intends that coverage is affordable for associates, the question is asking whether coverage is affordable as defined by the Affordable Care Act (ACA). Depending on an associate’s income, under the ACA, not everyone’s coverage may meet this legal definition.

13. What information will I need to apply through the Marketplace?

A. You will be asked to provide information from the Notice of Marketplace Coverage Options you received during the hiring process. If you misplace your Notice or need additional information when applying, visit the Health Care Reform page in the My Benefits section of My IN-SITE. You may also want to log in to My IN-SITE to make sure your personal contact information is up to date to ensure that you receive future important mailings in a timely manner.

You may be asked to provide additional information about your coverage options through Macy’s, Inc.; please see the Employer Coverage Tool on the Health Care Reform page on My IN-SITE to obtain your specific information. You may also need paycheck stubs, your W-2s, and information about other income you may have.

14. Do I have to enroll in medical coverage? Will I be penalized by the IRS if I don’t obtain coverage?

A. Choosing to enroll in medical coverage through Macy’s, Inc., the Marketplace, private coverage, or any other type of coverage, is a personal decision. Securing medical coverage may offer peace of mind and it’s an important factor in maintaining overall health and well-being.

The ACA requires each individual to have health coverage or qualify for an exemption. The IRS assesses penalties to individuals on their income tax returns if they do not obtain coverage. This is known as the “individual mandate.” Please refer to www.healthcare.gov or check with your tax advisor to see when and how in 2015 the penalty may apply to you.

15. What if I can’t afford the coverage offered through the Marketplace?

A. Depending on your personal situation, there may be government subsidies available. Visit www.healthcare.gov for more information.

16. If I’m eligible for Medicaid, how does this impact my decision to enroll in the Marketplace?

A. Marketplace coverage is not available to individuals eligible for Medicaid. Visit www.healthcare.gov to determine your eligibility.

17. How do I protect myself from potential health care Marketplace fraud?

A. The best way to avoid fraudulent health care websites is to go directly to www.healthcare.gov; from there you will be directed to links to the appropriate state websites.

18. Is the Health Insurance Marketplace available in Puerto Rico?

A. No. The Commonwealth of Puerto Rico chose to improve and expand Medicaid coverage rather than create a Marketplace for residents to obtain coverage. However, many of the changes required by the ACA are applicable to Puerto Rico residents. For example, basic health plan requirements, such as ending lifetime coverage limits and providing preventive care with no copays or coinsurance are applicable to Puerto Rico residents.

19. Is the Health Insurance Marketplace available in Guam?

A. No. Guam is not subject to the Affordable Care Act (ACA).

20. Can I cancel my current Macy’s, Inc. medical coverage to enroll through the Marketplace during the Marketplace Open Enrollment?

A. If you have **after-tax** medical coverage through Macy’s, Inc., you may cancel your coverage at any time for any reason. Please call HR Services to process your request.

If you have **pre-tax** medical coverage through Macy’s, Inc., you may drop your coverage to enroll in the Marketplace during Marketplace Open Enrollment. By the 15th of the month prior to your Marketplace coverage begin date you must complete the Verification of Marketplace Enrollment form and fax it to 1-513-573-2163 or mail it to: HR Services, P.O. Box 8083, Mason, OH 45040-5300. The form must be received by the 15th of the month prior to your Marketplace coverage begin date.

Health Insurance Marketplace		HR Services and IN-SITE			
For Marketplace Coverage effective	Associate must enroll and pay the 1st month's premium by	For Macy's, Inc. coverage to end on	Associate must call HR Services between		Associate must log in to IN-SITE and cancel coverage
1/1/2016	12/15/2015	12/31/2015	11/1/2015 and 12/15/2015	AND	Log in no earlier than 48 hours after calling but no later than 12/31/2015
2/1/2016	1/15/2016	1/31/2016	12/16/2015 and 1/15/2016	AND	Log in no earlier than 48 hours after calling but no later than 1/31/2016
3/1/2016	1/31/2016	2/29/2016	1/16/2016 and 2/15/2016	AND	Log in no earlier than 48 hours after calling but no later than 2/29/2016

Remember, once you cancel coverage you generally cannot re-enroll until the next Annual Enrollment, unless you experience a qualified change in family status and call HR Services to request a change within 31 days of the qualifying change in family status event. It’s also important to understand that if you are eligible for (but not enrolled in) affordable coverage available through an employer (such as through Macy’s, Inc.), it’s possible you may not be eligible for government subsidies to help pay for coverage through the Marketplace.

21. How do I drop my pre-tax Macy’s, Inc. medical coverage if I experience a qualifying event (called special enrollment by the Health Insurance Marketplace) and enrolled in coverage through the Marketplace?

A. If you are able to enroll in the Health Insurance Marketplace due to a special enrollment, you must complete the Verification of Marketplace Enrollment form and fax it to 1-513-573-2163 or mail it to: HR Services, P.O. Box 8083, Mason, OH 45040-5300. The form must be received by the 15th of the month prior to your Marketplace coverage begin date.

22. Can I drop my Macy’s, Inc. medical coverage if I have a job status change?

A. If you have **after-tax** medical coverage through Macy’s, Inc., you may cancel your coverage at any time for any reason. Please call HR Services to process your request.

If you have **pre-tax** medical coverage through Macy’s, Inc., you may drop your coverage to enroll in the Marketplace only if you have an employment status change which results in you being expected to work less than 30 hours per week. You must complete the Reduction in Hours form and fax it to 1-513-573-2163 or mail it to: HR Services, P.O. Box 8083, Mason, OH 45040-5300. For more information on what constitutes an employment status change please see the Hours Reduction form located on the Benefits Forms page in the My Benefits section of My IN-SITE. The form must be received by the 15th of the month prior to your Marketplace coverage begin date.

23. Am I allowed to cancel my non-medical, pre-tax benefits coverage through Macy’s, Inc.?

A. No. Pre-tax coverage such as dental, life insurance, etc. cannot be cancelled until the next Annual Enrollment, unless you experience a qualified change in family status and call HR Services to request a change within 31 days of the qualifying change in family status event. After-tax benefits can be cancelled at any time by calling HR Services.

24. If I am not currently enrolled in a Macy's, Inc. medical option but I am eligible for coverage, can I enroll in the company coverage at this time?

A. No. Regardless of the enrollment period taking place through the Marketplace, you, your spouse, and/or dependents cannot enroll in Macy's, Inc. medical coverage until the next Annual Enrollment (for coverage effective July 1) unless you meet one of the following criteria: 1) you become newly eligible for coverage, or 2) you experience a qualified change in family status and call HR Services within 31 days of the qualifying change in family status event.

Helpful Resources

Health Insurance Marketplace

healthcare.gov

Find the Marketplace that serves you. Some states run the Marketplace; in other cases the Marketplace is run by the federal government. Answer a few easy questions and you will be directed to information specific to you! The site includes videos, FAQs, and a live chat option!

1-800-318-2596 (toll-free call center)

English, Spanish and 150 additional languages available.