

In 2009, the General Convention of the Episcopal Church passed Resolution A177 and its associated canon, establishing the Denominational Health Plan (DHP) for all eligible clergy and lay employees (those scheduled to work 1,500 hours or more annually) in the domestic dioceses and requiring that healthcare benefits be provided through The Episcopal Church Medical Trust (Medical Trust). For a full explanation of the DHP, go to <http://www.cpg.org/adminDHP>

In 2010, the federal government enacted the ACA with the aim of increasing access to affordable healthcare benefits that provide a minimum standard of health benefits. When key parts of this healthcare statute take effect in 2014, individuals and small businesses will be able to buy health insurance through the Marketplace.

Some Information about the ACA Marketplace

- These are State-based competitive marketplaces where individuals and small businesses can shop for private health insurance. They are not private insurance companies or government-run health plans.
- For policies sold in the Marketplace, insurers will not be able to charge more based on gender or individual health status, but premiums will likely vary based on age, tobacco use and other factors.
- Premiums for health insurance coverage purchased through the Marketplace may be lowered for certain individuals through premium tax credits offered through the federal government.
- Premium tax credits will be available to individuals and families without affordable employer-provided health coverage who have household incomes between 100% and 400% of the federal poverty level (approximately \$48,000 for an individual or \$98,000 for a family of four in 2014).
- An individual with access to coverage that meets minimum value criteria through an employer and whose contribution for single coverage is less than 9.5% of his or her household income will not be eligible for a premium tax credit.
- Premium tax credits are available only to individual employees through the Marketplace. A small employer cannot purchase coverage through the ACA's Small Business Health Option program and gain access to premium tax credits for any qualifying employees.
- Premium tax credits will be based on the cost of the Marketplace "silver" plans.
- There is no pre-tax treatment of premium payments for coverage through the Marketplace.