



## 2025 Notice of the Health Insurance Marketplace Coverage Options and Your Health Coverage



### PART A: General Information

The Federal Affordable Care Act allows health insurance to be purchased through the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by Nicolet College.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options in your geographic area.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain minimum value standards. The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you are eligible for health coverage from your employer that meets certain standards, you will **not** be eligible for a tax credit through the Marketplace, and you may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium if your employer does not offer coverage to you, or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard<sup>1</sup> set by the Affordable Care Act, you may be eligible for a tax credit.

**Important Note:** *If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you will lose the employer contribution (if any) to the employer-offered coverage. This employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.*

#### When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period of November 1 through December 15. Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

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<sup>1</sup> An employer-sponsored health plan meets the “minimum value standard” if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services **is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.**

Marketplace-eligible individuals who live in states served by HealthCare.gov and either submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

#### **How Can I Get More Information?**

For more information about the coverage offered by your employer, check your summary plan description or contact the Nicolet College benefit contact at [HealthCareReform@nicoletcollege.edu](mailto:HealthCareReform@nicoletcollege.edu).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.



**PART B: Information About Health Coverage Offered by Your Employer**

This section contains information about health coverage offered by your employer, Nicolet College. If you complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Nicolet Area Technical College		4. Employer Identification Number (EIN) 39-1086910	
5. Employer Address 5364 College Drive, PO Box 518		6. Employer Phone Number (715) 365-4450	
7. City Rhinelander	8. State WI	9. Zip Code 54501	
10. Who to contact about health insurance at Nicolet College? Human Resources			
11. Phone Number (if different from above)		12. Email Address <a href="mailto:HR@nicoletcollege.edu">HR@nicoletcollege.edu</a>	

**Here is some basic information about health coverage offered by Nicolet College**

As your employer, we offer health insurance to eligible employees. Eligible employees are:

- Regular full-time employees.
- Regular part-time employees who work less than 40 and more than 24 hours per week on an ongoing basis.

Health insurance is also offered to eligible dependents. Eligible dependents are:

- A covered employee's legal spouse.
- A covered employee's dependent child. Dependent children are covered birth through the end of the month they attain age 26. The term "child" includes the following:
  - A natural biological child, stepchild, legally adopted child or a child legally placed for adoption if the child has not attained the age of 26 as of the date of such placement.
  - A child under Legal Guardianship as ordered by a court.
  - A grandchild until child (who is grandchild's parent) turns age 18.
  - An unmarried child age 26 or older who is incapable of self-support due to a disability.
  - A child called to active duty prior to age 26 while attending an institute of higher learning on a full-time basis if the child returns to full-time student status.

The coverage provided by the Nicolet College Group Health Plan meets the minimum value standard, and the cost of the coverage is intended to be affordable, based on employee wages.

Note: Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed midyear, or if you have other income losses, you may still qualify for a premium discount.



If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Below is the employer information you'll need to enter to find out if you can get a tax credit to lower your monthly premiums.

For the lowest cost plan that meets the minimum value standard offered **only to the employee** by Nicolet College (does not include family plans) the 2023 premium cost to the employee is:

- Regular full-time employees:
  - \$90.66/month
- Regular part-time employees working 80-99%:
  - \$274.14/month
- Regular part-time employees working 60-79%:
  - \$457.62/month

Premium information is available in the Nicolet College Employee Portal or by contacting the benefits contact at [HealthCareReform@nicoletcollege.edu](mailto:HealthCareReform@nicoletcollege.edu).