

## Adobe Health Care Reform FAQs

**Q: Will Adobe offer benefits when the health insurance marketplace opens?**

A: Yes. We will continue to provide health care benefits.

**Q: Should I look for a plan on the marketplace?**

A: Because you have affordable coverage through Adobe, it's unlikely that you'll find a plan on the marketplace that provides a better value than the ones we offer. The health insurance marketplace is intended for those who can't get coverage through their work. However, anyone can shop in the marketplace.

**Q: When does the health insurance marketplace open?**

A: The marketplace opens on October 1, 2013. Coverage begins January 1, 2014.

**Q: Are there specific dates when can people buy from marketplace?**

A: Yes, from October 1, 2013 through March 31, 2014.

People who select a plan by the 15<sup>th</sup> of the month will be covered starting the following month. However, there are special enrollment periods—for example, 60 days after the loss of coverage.

**Q: What will the health insurance marketplace do?**

A: The marketplace is like a mall operator, setting up the infrastructure and ensuring good quality merchandise for customers. The law requires each marketplace to:

- Review and certify that the health plans they offer meet minimum standards and rate each plan based on quality and price.
- Maintain a website with tools that allow shoppers to compare cost and quality and purchase a plan, plus operate a toll-free hotline for questions.
- Help plans communicate with buyers in plain language on cost sharing, payments, claims policies/procedures, value and participants' rights and in a timely way.

**Q: Which states have a marketplace?**

A: States have three options: set up their own exchange, run their exchange in partnership with the federal government, or let the government run their exchange for them.

16 states will run their own marketplace. They are: California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, Nevada, New Mexico, New York, Oregon, Vermont and Washington.

7 States are planning for a partnership exchange. They are: Arkansas, Delaware, Illinois, Iowa, Michigan, New Hampshire, West Virginia

The remaining states will use the federal government marketplace.

**Q: What are subsidies for people who can't afford insurance?**

A: Affordable coverage has a very technical definition. Of course, what is affordable to one person may not be affordable to another, depending on income and priorities. People who don't have access to affordable coverage through their job can apply for coverage to determine whether they are eligible for a premium tax credit to help pay the premiums. The credit is basically a cash advance to help cover part of the health insurance premium. The advance may have to be returned if a person becomes ineligible. The exact amount of the credit is determined by the each exchange.

If you are eligible for benefits through Adobe, you are not eligible for a premium tax credit.

**Q: I have coverage through my spouse. Do I need to do anything?**

A: You don't need to take any action if you are happy with your plan.

**Q: If I have family members who are not eligible for Adobe's benefits or another company, how do I help them get coverage?**

A: For those friends and family who need to find health insurance, they can get started at [healthcare.gov](https://www.healthcare.gov). Some states also have their own marketplaces where people can search for health plans.