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## Health care reform

Although the entire U.S. health care system is undergoing many changes as a result of the Affordable Care Act (ACA), Adobe has taken steps to manage costs while still providing comprehensive coverage. The most important thing for you to know is that Adobe's medical plans already meet all the legal requirements under the ACA. You don't need to take any action outside of usual benefits enrollment activities if you are [eligible for Adobe benefits](#) <sup>[1]</sup> [PDF].

Another important thing for you to know is that you'll be receive a Form 1095 tax document each year. The ACA requires every American to have health insurance—and just like you have paperwork to prove you have auto insurance, you now need a form to prove that you had health insurance in the prior tax year. The Form 1095 is a tax document that gives the IRS information about your health insurance. It helps the government verify if your employer offered you health insurance and that the coverage you were offered met the requirements under the ACA.

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## Form 1095—What you need to know

The Form 1095 proves to the IRS that you had health insurance every month of the previous year. If you had medical coverage from Adobe for all twelve months of the prior year, your Adobe Form 1095 will indicate it. If you had medical coverage through Adobe for only part of the year (e.g., you were hired in the middle of the year), your Adobe Form 1095 will indicate the specific months you were covered, and you'd expect to receive another Form 1095 from your previous employer for the other months. If you were covered under someone else's plan, like your spouse's, then you'd be listed on their Form 1095.

There are two types of the Form 1095 that may impact you. All employees will get the Form 1095-C. If you're enrolled in a fully-insured plan like the Kaiser plan, you'll also receive a Form 1095-B. [This short video explains how it works.](#) <sup>[2]</sup> You can also [access your Form 1095-C online \(SSO\).](#) <sup>[3]</sup>

When you receive your form(s), check them for accuracy (pay special attention to the names, addresses and Social Security numbers for all individuals covered under your health care plans) and then hold onto them.

If you have general questions about the Form 1095, or specific questions about which version(s) to use when filing your taxes, contact 855-715-8892 (for Aetna members) or 844-477-0450 (for Kaiser members).

If you see errors on your Form 1095 issued by Adobe or don't receive yours by early March, please contact [adobebenefits@conduent.com](mailto:adobebenefits@conduent.com) [4].

## The Affordable Care Act

Health care reform fixes some important things in the health care system that, because Adobe already has generous coverage, you may not have realized were broken.

- Everyone *can* get coverage. You rely on your health insurance, especially when you're managing a health issue. It might sound strange to you if you've been on our plan for a long time, but some Americans weren't able to buy health insurance because of a pre-existing condition. Now, all Americans can join any health plan without any exclusions for pre-existing health issues.
- Everyone *must* get coverage or pay a tax. However, as long as you stay on your Adobe medical plan, you won't need to take any action.
- Limits are gone. When you're sick, bills can grow very large. That's why we never cap our share of your bills.

## Adobe and health care reform

Health care reform impacts Adobe in three significant ways:

1. Our plans are more heavily regulated. Health care reform puts in place new administrative rules that we monitor closely. These rules translate into more resources spent to comply.
2. We have new costs. New taxes on large employers, as well as indirect taxes levied on insurance companies and medical equipment providers, mean higher overall costs for our plans.
3. The health care landscape will keep changing. At the same time health care reform happened, new companies have emerged to help fix the health care system and help you interact with it in a better way. We believe these shifts will bring new opportunities for us to provide you with more valuable benefits, so we'll be monitoring them closely.

## The health insurance marketplace

You've probably heard information about health insurance exchanges or marketplaces. These marketplaces are intended for people who can't get affordable coverage through their employer and also for small businesses. You certainly can shop in the marketplace. But since you have affordable coverage available through Adobe, and Adobe pays about 85% of the cost of your coverage, you won't find a better deal on the exchange.

## Summary of Benefits

The [Summary of Benefits Coverage](#) [5] is a new requirement of health care reform. Each of these documents shows a snapshot of your plan.

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### Links

[1] <https://benefits.adobe.com/document/596>

[2] <https://adobenewhires.a.guidespark.com/videos/42991>

[3] [https://adobe.okta.com/app/template\\_saml\\_2\\_0/exk114bwnr4CUbkTy0i8/sso/saml](https://adobe.okta.com/app/template_saml_2_0/exk114bwnr4CUbkTy0i8/sso/saml)

[4] <mailto:adobebenefits@conduent.com>

[5] <https://benefits.adobe.com/resources/policies-and-plan-documents#SBC>