

2019-2020

Congratulations on becoming a member of the Paulding County School District Team.

As a new employee with the District you are eligible to enroll in health insurance offered by the State Health Benefit Plan (SHBP). The Plan includes an HMO, HRA and HDHP. <http://dch.georgia.gov/state-health-benefit-plan-shbp>

***Important Tax Information:***

* Since you have an offer of job-based coverage and enroll in a Marketplace plan instead, you probably won’t qualify for a premium tax credit and other savings – even if your income would qualify you otherwise.
* The State Health Benefit Plan (SHBP) does offer a coverage that is considered “affordable” under the Affordable Care Act “ACA”. Affordability is based on single or employee only premium.
* A coverage offered by the State Health Benefit Plan meets the minimum value standard under the Affordable Care Act “ACA”.

***If you claim a tax credit but are eligible for employer provided coverage that meets the ACA requirements, you may be subject to back taxes and penalties.***

For additional information about Marketplace Insurance [www.healthcare.gov](http://www.healthcare.gov)

Please consult your tax professional or IRS [www.irs.gov](http://www.irs.gov) for additional information related to tax credits and eligibility.

I acknowledge I received the Health Insurance Marketplace model notice.