



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

Please consult your tax professional or IRS www.irs.gov for additional information related to tax credits and eligibility.

I acknowledge I received the Health Insurance Marketplace model notice.