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## NOTICE OF HEALTH INSURANCE MARKETPLACE

In accordance with The Health Care Reform Law (Patient Protection and Affordable Care Act), effective in 2014, health insurance coverage will be offered through a Health Insurance Marketplace. In New York State, the Marketplace is called New York State of Health (“Marketplace”) and can be accessed at <http://nystateofhealth.ny.gov/>. In addition, if you have questions you may call 1-855-355-5777, 24 hours a day, 7 days a week. TTY users should call 1-800-662-1220.

Individuals and families will be able to use the Marketplace to help them compare insurance options, calculate costs and select coverage online, in person over the phone, or by mail. The Marketplace will also provide information as to the types of financial assistance that are available to applicants to help them afford health insurance. The Marketplace will also help individuals check their eligibility for health care programs such as Medicaid and sign up for these programs if they are eligible. **Open Enrollment for health insurance coverage through the Marketplace begins November 1, 2022 to December 15, 2022 for coverage starting as early as January 1, 2023.**

You may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer offers no coverage or does not offer coverage that meets certain standards. The savings on your premium that you are eligible for depends on your household income. This applies to all Nassau County employees who are not eligible for health benefits as mandated by collective bargaining.

You may be eligible for a premium tax credit or cost sharing reduction if the coverage offered by your employer (Nassau County) does not meet certain minimum requirements; such as, if the cost of individual coverage is more than 9.5% of your household income for the year; or if the coverage offered does not meet the “minimum value” standard set by the Affordable Care Act. Please be advised that Nassau County coverage for eligible employees meets these two requirements. However, if eligible employees choose to purchase a health plan through the Marketplace instead of accepting health coverage offered by Nassau County, then you may lose any contribution that Nassau County pays for coverage.

In addition to the New York State of Health Marketplace website noted above, you can also visit the Federal website at [www.HealthCare.gov](http://www.HealthCare.gov) for more information.

