There has been a lot of discussion in the media about the Affordable Care Act (ACA), otherwise known as ObamaCare. We wanted to give you an overview of ACA and what it means to you. ACA is a significant overhaul of the US healthcare system. The primary objective is to decrease the number of uninsured individuals and reduce overall healthcare costs. Each year there are provisions of ACA to which employers, insurers, and individuals must implement or adhere.

For example, employers must notify employees about the availability of buying health insurance through an insurance exchange, which in California is known as Covered California. Covered California is available for individuals who are not eligible for health insurance through their employer or do not have access to health insurance. Covered California has a menu of affordable health insurance options from which individuals can choose.

CSU is required to forward notices announcing Covered California to all employees regardless if they are benefits eligible or not. The attached notice will be mailed out to all employees by October 2013. Hard copies of this notice are also available upon request at the Benefits Office in Del Norte Hall 3004.

Looking ahead, ACA requires all individuals to have health insurance effective January 1, 2014. In addition, all health plans must comply with ACA guidelines which prohibit individuals from being denied coverage due to having a pre-existing health condition, and also limits waiting periods for insurance from exceeding 90 days. Employers will be required to offer affordable coverage to all employees working an average of 30 hours per week and implement specific IRS reporting requirements effective January 2015.


As we receive more information, we will update you accordingly.

Managers and supervisors are asked to please distribute this information to employees in
your departments who do not have access to e-mail. Please post in a conspicuous location and provide copies in your employees’ mailboxes. For questions or comments, contact the Benefits Office at 916-278-6213 or in Del Norte Hall 3004.

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