



**Colorado**  
**Department of Personnel  
& Administration**  
Division of Human Resources

John W. Hickenlooper  
Governor

Kathy Nesbitt  
Executive Director

Deborah Layton-Root  
State Chief Human Resources Officer

**Date:** September 10, 2013  
**To:** State of Colorado Employees  
**From:** State of Colorado Employee Benefits Unit  
**Re:** **IMPORTANT NOTICE** Regarding Health Insurance  
Marketplace Coverage and the State of Colorado  
Employee Group Medical Plan

**THIS NOTICE IS FOR ALL EMPLOYEES INCLUDING  
THOSE EMPLOYEES NOT ENROLLED IN THE STATE OF  
COLORADO MEDICAL PLAN**

**Please read the attached Summary and Notice carefully  
and keep this information for future reference.**

You are receiving this Notice as it is required by the Patient Protection and Affordable Care Act (PPACA), also known as ACA or Healthcare Reform.

Spanish Language Assistance: Si usted no entiende la información en este documento, por favor de ponerse en contacto con personal del departamento de Beneficios en 303-866-3434 o 1-800-719-3434 o visite este sitio web [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov).

As part of the Affordable Care Act (ACA), starting January 1, 2014, most taxpayers will be required to maintain medical plan coverage or pay a tax penalty on their personal income tax filing.

The tax penalty for failure to maintain coverage (referred to as an individual shared mandate) is the greater of a flat dollar amount or a percentage of your household income.

This means that you need to elect medical coverage by January 2014 in order to avoid paying the tax penalty.

Accompanying this cover letter, please find two documents – the **Summary of the Exchange Notice** and **Exchange Notice**.

These documents will help you understand and comply with ACA requirements – which require that individuals maintain health insurance, or pay a tax penalty.

**Division of Human Resources**  
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**Enclosures (2): Summary of Exchange Notice, Exchange Notice**