



Individual Exchange

When it comes to health insurance coverage, the Affordable Care Act (ACA) presents new challenges for employers and individuals. MMA MarketLinkSM is designed to offer coverage to all types of employees, including those seeking individual insurance through a private exchange.

Backed by the deep benefits experience of Marsh & McLennan Agency (MMA), MarketLink can help you and your employees navigate the challenges of ACA regulations and select the right health insurance options.

ACA Individual Coverage Mandate

Under the Affordable Care Act (ACA), all Americans must acquire health insurance coverage or pay a penalty. Penalties in 2015 are estimated to be almost 3.5 times higher than the prior year, with that number anticipated to double in 2016. Setting the right course under ACA requirements can be complex and time-consuming for both employers and employees.



An estimated

68%

of Americans may qualify for a federal health insurance subsidy.

Individuals with no employer coverage, or with “insufficient” or “unaffordable” employer coverage, are eligible for a premium tax subsidy to purchase coverage through an exchange, depending on income. In fact, it’s estimated that approximately 68% percent of Americans may qualify for the federal subsidy to help offset the cost of health insurance.

This means employees have more choices than ever before. They may choose coverage through a state Marketplace, a state Medicaid plan, an employer-sponsored plan, or even choose to pay the tax penalty. It can be difficult for employees to understand all of the options and find someone who can help. In addition, the decisions these employees make can have a direct impact on employer costs.

How MMA MarketLink Can Help

MMA MarketLink is designed to help you and your employees address these challenges through our Individual Exchange solution. Whether you have active employees (part-time or variable hour) or former employees (retirees or COBRA eligible individuals), MMA MarketLink can help. With MarketLink, you can set-up a dedicated portal for your employees or provide access to our Individual Exchange website.

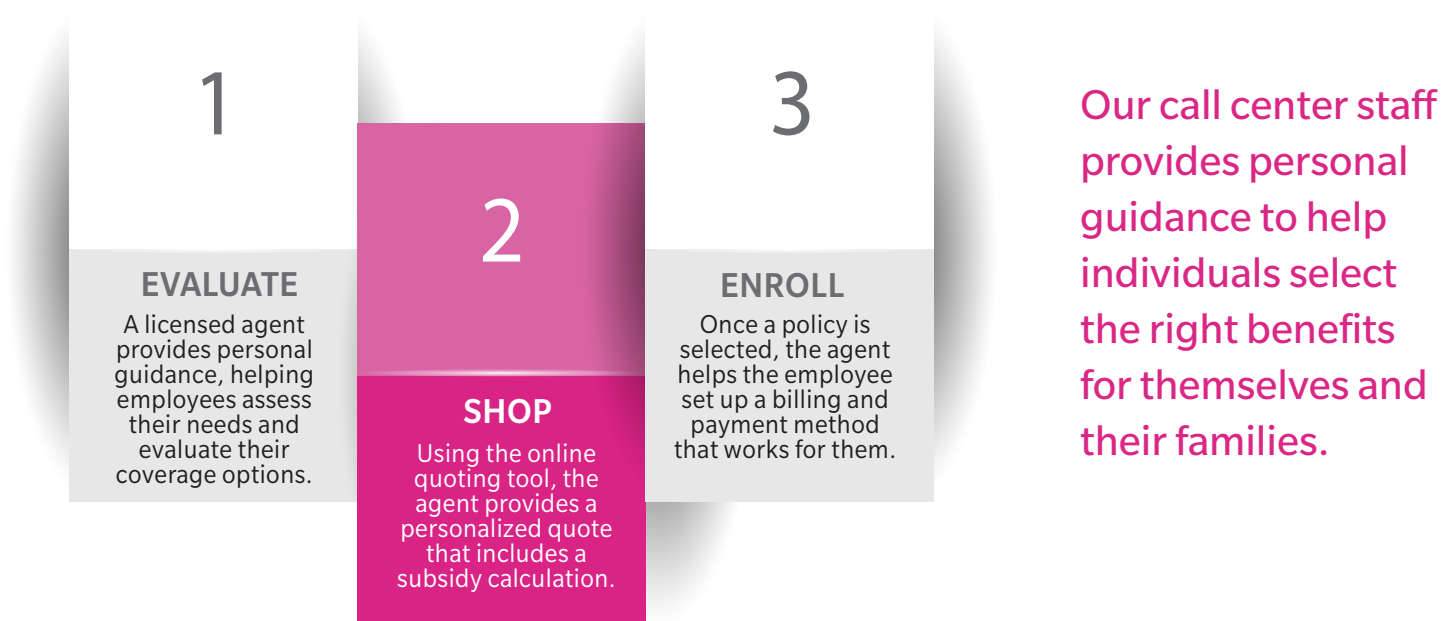
MARKETLINK’S EXCHANGE OFFERINGS ARE DESIGNED TO MEET THE NEEDS OF ALL EMPLOYEE TYPES, INCLUDING:



Personalized Individual Coverage

MarketLink's individual exchange is supported by personal service and backed by MMA's deep expertise in employee benefits and ACA regulations. With MarketLink, individuals can:

- Choose the best plan to fit their needs and budget
- Obtain coverage regardless of pre-existing conditions
- Speak with a knowledgeable insurance agent to help them make the right decision
- Secure additional insurance, including dental, vision, life, and more
- Receive federal subsidies to help pay premiums (based on qualifications)



In addition to variable hour employees, MarketLink is ideal for retirees and individuals looking for an alternative to COBRA coverage. With MarketLink, employees receive:

- Multiple coverage options (health, dental, vision, life, and more) in one integrated platform
- An online "shopping experience" backed by personal service
- Accessibility through mobile devices (smartphones/tablets)
- An intuitive user interface for benefits management
- The ability to use MarketLink regardless of future life changes



The MMA MarketLink Difference

MMA MarketLink provides an integrated solution for benefits administration and insurance coverage that can be scaled to meet the needs of your business and your employees. Whether you're looking to streamline benefits administration or offer employees a group or individual exchange experience, MarketLink enables you to tailor your benefit services on a single platform.

With MarketLink you have the confidence and support of the local and national resources and expertise of Marsh & McLennan Agency, giving you best-in-class benefits services and peace of mind as you navigate ACA challenges.

For more information, visit www.mmamarketlink.com, or contact your local MMA representative.

This publication is for information only and does not constitute legal advice.

Consult with legal and tax advisors before applying this information to your situation.

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Why MMA

With Marsh & McLennan Agency, you have peace of mind knowing that we have the expertise and resources to help you set the right course for your organization.

Our local team of benefits specialists is backed by a national team of Affordable Care Act, benefits, and insurance experts who are monitoring and analyzing the ACA and the implications for your business. At MMA, we can help you navigate the complexities of today and prepare for the future.