

Date: January 2026

From: HR Department/L. J. Gonzer Associates

To: All Employees

Re: Affordable Care Act

The Affordable Care Act requires us to notify all employees that you may be eligible to enroll and purchase healthcare insurance through your state exchange (marketplace) or the Federally run exchange in your state. If the state decided not to open a State Marketplace. Depending upon your income you may be eligible for a premium subsidy through your state exchange.

The Affordable Care Act individual mandate requires all US Citizens and resident Aliens to have healthcare coverage as of January 1st, 2014. In 2020 the federal government discontinued the individual mandate penalties, however many states who have health programs under Medicare expansion re-instituted penalties on the state level. The fines will be paid when your taxes are filed.

If your state has accepted the Medicare expansion, and your W-2 reportable earnings will be less than \$20,120* for an individual or \$41,400* for a family of four, you may qualify for Medicaid and potentially receive free or significantly subsidized healthcare insurance through the exchange. If your state accepted the Medicaid expansion, you must apply to your state (resident) exchange for coverage. (*Based on 2023 HHS information. 2024 Information was not available as of this document. Please check with your marketplace for specific information.)

Premium tax credits or subsidies are available to individuals and families whose earned income is between 100-400% of the Federal Poverty Level. Your state Marketplace Exchange or the federal state exchange will be able to assist you in calculating the premium subsidy for the coverage you choose and enrolling in order to obtain the coverage.

January 2026: States Accepting the Medicaid Expansion:

Arkansas, Alaska, Arizona, California, Colorado, Connecticut, Delaware, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia,

January 2026: States with State Marketplace Exchanges:

California (Covered California)	Minnesota (MNSure)
Colorado (Connect for Health Colorado)	Nevada (Nevada Health Link)
Connecticut (Access Health CT) District of Columbia (DC Health Link)	New Jersey (Get Covered NJ)
Georgia (Georgia Access)	New Mexico (bewellnm)
Idaho (Your Health Idaho)	New York (New York State of Health)
Kentucky (Kynect)	Pennsylvania (Pennie)
Maine (CoverME)	Rhode Island (HealthSource RI)
Maryland (Maryland Health Connection)	Vermont (Vermont Health Connect)
Massachusetts (Massachusetts Health Connector)	Virginia (VA Insurance Marketplace)
	Washington (Washington Healthplanfinder)

*Information extracted from Dept. Health & Human Services website <http://www.hhs.gov>. Please verify as information listed is for the 2025/26 calendar year

L.J. Gonzer Associates, 14 Commerce Drive, Cranford, New Jersey 07016

908.709.9494 (ph) 908.709.9077 (fax)

www.gonzer.com (internet) ljga@gonzer.com (e-mail)