Contingent I Staff
Health Insurance Options and the Affordable Care Act

The individual mandate provision of the Affordable Care Act (ACA) requires nearly every person in the United States to have health insurance or pay a penalty. The Requirement to Buy Coverage Flowchart will assist you in determining if you are required to purchase health insurance.

To learn more about your employer-sponsored health coverage options and health insurance coverage options in the Health Insurance Marketplace, please review the Health Insurance Exchange Notice.

Full-Time Contingent I Staff

In compliance with the ACA Towson University intends to offer affordable, minimum value health insurance coverage to all full-time contingent I staff through the State of Maryland’s State Employee and Retiree Health and Welfare Benefits Program.

The ACA defines a full-time employee as one who works a single job or combined jobs for the same employer an average of 30 or more hours per week (the equivalent of 130 hours per month) for at least 90 days. Full-time contingent I staff meeting this definition are eligible for subsidized medical and prescription coverage for the employee and eligible dependents. Staff can also elect to enroll in dental coverage, accidental death and dismemberment insurance, and life insurance, but will pay the full cost for these benefits.

Part-Time or Variable Contingent I Staff

Contingent I staff who have a contract for at least 90 days, but do not meet the ACA hours’ definition of a full-time employee, and are considered part-time or variable have the opportunity to purchase minimum value coverage on a 100% self-pay basis. This coverage includes medical, prescription, dental, accidental death and dismemberment insurance, and life insurance.

If you wish to purchase coverage through Towson University, please refer to the Enrollment Steps and Paying for Benefits sections below.

To learn more about health insurance coverage options in the Health Insurance Marketplace, please visit the Maryland Health Connection website.

Other Employment

Contingent I staff who have other employment with the state of Maryland or the University System of Maryland must notify the Employee Benefits unit in the Office of Human Resources. This information, combined with employment at Towson University, will determine eligibility for subsidized health benefits.
Enrollment Steps

If you want to enroll in health benefits, follow the steps below. If you have questions, please contact the Office of Human Resources at 410-704-2162.

- Visit the State of Maryland Employee Benefits website to review the benefits guide for eligibility rules, effective date of coverage, and plan options. This website also contains the enrollment form and rates for contractual/variable staff.
- Refer to the Summary of Benefits and Coverage for more information on comparing the plans. To review the complete summary plan descriptions, visit the State of Maryland Employee Benefits website.
- Complete the Contractual/Variable enrollment form, located on the forms tab of the State of Maryland Employee Benefits website. Return it to the Office of Human Resources within 60 days of your date of hire. Completion of the form is required to accept or deny coverage.
- Refer to the Benefits Guide for required documentation when enrolling eligible dependents (i.e., copy of certified marriage certificate or certified birth certificate.)

Paying for Benefits

The State of Maryland Employee Benefits Division will send you payment coupons for your premiums. Monthly payments must be made timely for benefits to remain active. Payments are due the first of each month; there is a 30-day grace period each month. However, delaying payment may suspend the payment of claims submitted during that period. If benefits are cancelled due to non-payment, you must wait until the following Open Enrollment to re-enroll.