Regular Faculty and 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.

Coverage for Regular Faculty and Staff
In compliance with the ACA Towson University intends to offer affordable, minimum value health insurance coverage to all regular faculty and staff through the State of Maryland’s State Employee and Retiree Health and Welfare Benefits Program.

Enrollment Steps
The enrollment steps below are reviewed during your Connections new hire session.

- 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.
- 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 active/satellite employees’ 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.)