

EMPLOYER NOTIFICATION REQUIREMENT PATIENT PROTECTION AND AFFORDABLE CARE ACT

The Patient Protection and Affordable Care Act, ACA (Obamacare), requires the states to create and maintain Health Insurance Exchanges by January 2014. These “Exchanges” will serve as a marketplace where individuals and small businesses may purchase health plans by meeting certain criteria. One of the components of ACA (Obamacare) is for all employers to provide notification to all employees of the availability of these Exchanges. *Notification must be provided to the employees by October 1, 2013.*

In our ongoing effort to guide you through the changes and regulations of healthcare reform, we have attached the following documents to our website to assist with this particular requirement:

1. The Department of Labor’s approved notification document to be distributed to all employees.
 - A. This is a fillable form which you may complete, however, over the next week we will send you a pre-filled copy ready for distribution to your employees.
 - B. Please be aware the 3rd page is “optional.”
 - C. The notification must be issued to all employees as outlined below:
 - i. **Current Employees:** distributed to all employees by *October 1, 2013*.
 - ii. **Future New Hires:** for those newly hired employees on or after October 1, 2013, the notice must be provided to the new employee at the time of hiring. For 2014, the Department of Labor will consider notice to have been timely delivered if it’s provided within 14 days of an employee’s hire date.
2. Tracking document for verification of delivery of notice - Although the law does not specifically state a record must be kept, it would be prudent to keep a signature log of the delivery, and/or place a signed copy of the document in the employee file.



For More Information, Call **619.461.6022** or visit bluehorizoninsurance.com