



Employer Action Needed by October 1, 2013 – Federal Health Care Requires Employee Notification of Exchanges

Under the National HealthCare Law, all employers are required to notify their employees about the existence of “marketplace exchanges”. This notification must be issued to all employees by October 1, 2013 and to new hires within 14 days of their start date. The MA Health Connector will serve as the exchange in Massachusetts.

Although we in Massachusetts have been dealing with mandated health care at the state level since 2006, employers are still required to notify their employees about the existence of exchanges. The written notice must alert employees to the existence of exchanges and federal subsidies to buy private health plans through exchanges. The notices also must inform employees who opt to buy coverage through exchanges that they could lose their employer’s contribution (if any) to employer-sponsored coverage. Finally, the notice must explain that health plans bought on exchanges don’t have the same tax benefits as employer-sponsored coverage.

The MRA has worked closely with the Health Connector to develop a streamlined, Massachusetts-specific template that employers can use to satisfy the ACA marketplace notification requirement. The use of this particular form is entirely optional. Employers also have the option of developing their own notices to personalize to their business.

The link to the notice can be found here: http://bettermahealthconnector.org/wp-content/uploads/2013/11/MAHC-NoticeExchangeACA-Marketplace_Revised.pdf

The notice will also be available on the MRA website.

The Health Connector also created an optional appendix to the Marketplace Notice that you can use to provide additional information to employees. This appendix is not required under the ACA but may prove helpful to employees.

The link to the appendix can be found here: http://bettermahealthconnector.org/wp-content/uploads/2013/08/MAHC_NoticeExchangeACA_OptionalAppendix_082713.pdf

Employers should consult with their insurance broker regarding plan eligibility and affordability for their employees. If you have any questions, please call the MRA at (508) 303-9905.