

Health Care Reform Updates



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Total Insurance Services

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Employers Must Provide Exchange Notice at Time of Hiring

Employers are required to provide an [Exchange Notice](#) (also referred to as a "Notice of Coverage Options") to **each new employee** at the time of hiring as of October 1, 2013. For 2014, the notice can be provided within 14 days of an employee's start date.



Prior Guidance

The Affordable Care Act requires employers covered by the [Fair Labor Standards Act](#) to provide their employees with certain information about the existence of the Health Insurance Exchanges (also known as Marketplaces), including notice that the employee may lose employer health plan contributions if the employee buys coverage through the Exchange. Prior to October 1, 2013, employers were required to distribute the notice to all current employees. However, after this date, employers need only distribute the notice to employees **at the time of hiring**.

Although the U.S. Department of Labor [announced](#) that there is no fine or penalty under the law for failing to comply, **the law still requires that employers provide the notice**.

Model Notices Available

Two model notices are available from the U.S. Department of Labor to satisfy the notice requirement:

- [Model Notice](#) for Employers Who Offer a Health Plan (also available in [Spanish](#))
- [Model Notice](#) for Employers Who Do Not Offer a Health Plan (also available in [Spanish](#))

More information on the notice requirement is [available from the U.S. Department of Labor](#).

Be sure to check out the [Benefits Notices Calendar](#) in your online HR library for information on other federal notices required to be provided and to download additional model notices available for employers and group health plans.

To access your online HR library, please visit www.HR360.com/login. Your username and password is:

Username: toml@totins.com
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Health Care Reform Updates provided by:

Total Insurance Services, Inc. - Michael Levin
3175 Commercial Avenue, Suite 200, Northbrook, IL, 60062
Direct Dial Phone: 847-656-0449 / Main Phone: 847-205-1777

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