



PIA health update

Employer notices required before Oct. 1

For you as an employer, and to assist your commercial-lines clients, many questions are arising with regard to the new requirements of the Patient Protection and Affordable Care Act, as to what notices an employer is required to send to their employees regarding these new changes. Through PIA's new [Health Insurance Tool Kit](#), you will find this information and more regarding health-related issues affecting you and your clients.

PPACA

The United States Department of Labor issued [Technical Release 2013-02](#), which offers guidance to employers on the notices they are required to give their employees regarding their coverage options under the Fair Labor Standards Act, as well as the updated model election notice under the Consolidated Omnibus Budget Reconciliation Act.

Some tips to keep in mind with regard to the required employee notice:

- a notice must be provided to each employee regardless of plan enrollment status or of part-time/full-time status;
- notices are not required to be provided to dependents; and
- there are two different forms to use (one for those employers with a health plan and one for those without), which can be accessed below:
 - [Model notice for those with a plan](#)
 - [Model notice for those without a plan](#)

For those with a health plan, below are some highlights on what additional information employers will need to add to the notices:

- On the first page, the employer will need to complete the contact information at the bottom of the page.
- On the second page, the employer will need to complete the information at the top of the page.
- Again, on the second page, the employer will need to complete the three questions:
 - **As your employer, we offer a health plan to:**
You will need to confirm your specific state and carrier requirements as to how eligible employees are defined. You may need to consider temporary part-time, permanent part-time, retirees, 1099s, etc.
 - **With respect to dependents:**
For dependents, you will need to confirm with your particular state and health insurance carrier how dependents are defined.
 - **If checked, this coverage meets the minimum value standard ...**
The employer will need to confirm with their health insurance carrier if their coverage meets minimum value standards.
- Lastly, on the third page (*which is optional*), employers would complete the information, which would be employee specific.

COBRA

With the implementation of the PPACA, the United States Department of Labor has updated its COBRA model general notice and model election notice forms (for employers with 20 or more employees):

- [COBRA model general notice](#)
- [COBRA model election notice](#)

For additional information and resources, access PIA's new Health Insurance Tool Kit, by [clicking here](#).

PIA will continue to keep you apprised of these and other issues as they arise. If you have additional staff you would like to receive these types of business-related alerts, be sure to send their names and email addresses to: publications@pia.org.