

# CLIENT ALERTS

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## Employee Benefits – U.S. Department of Labor Issues Model Notices Due to Health Care Reform

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*U.S. Department of Labor Issues Model Notices Due to Health Care Reform*

Many provisions of the Patient Protection and Affordable Care Act (commonly known as the "Affordable Care Act" or "PPACA" or more generically as "health care reform") that become effective beginning in 2014 are designed to expand access to affordable health coverage. The Affordable Care Act includes provisions for coverage to be offered through a Health Insurance Marketplace ("Marketplace"), premium tax credits to assist individuals in purchasing such coverage, employer notice to employees of coverage options available through the Marketplace, and other related provisions.

Beginning January 1, 2014, individuals and employees of small businesses will have access to affordable coverage through a new competitive private health insurance market – the Health Insurance Marketplace. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Open enrollment for health insurance coverage through the Marketplace begins October 1, 2013. The Affordable Care Act requires employers to provide a notice to employees of coverage options available through the Marketplace.

Recently, the U.S. Department of Labor ("DOL") issued a Model Notice to Employees of Coverage Options. The DOL also issued an updated model election notice for group health plans for purposes of the continuation coverage provisions under the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") to include additional information regarding health coverage alternatives offered through the Marketplace.

### Related Services

Employee Benefits

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