



Department of Labor Releases “Obamacare” Notice Requirements

The full implementation of the Affordable Care Act, popularly known as “Obamacare” is right around the corner. The main part of the new law, the establishment of Health Insurance Marketplaces is set to start January 1, 2014. Employers should have plans already in place to prepare for the significant changes that are about to take place. One provision of the law that employers should be aware of is Section 1512. This section requires employers to provide notice of coverage options available through the marketplace.

Earlier this month the U.S. Department of Labor published technical guidelines describing the nature and scope of the notice required. The notice requirement generally covers those employers that employ one or more employees and who have at least \$500,000 in annual dollar volume of business.

Section 1512 requires employers to provide written notice of available coverages to each new employee hired beginning October 1, 2013 and all existing employees as of that date. According to the Department of Labor the employers must provide written notice: (1) Informing the employee of the existence of the Marketplace (Exchange) including a description of the services provided by the Marketplace, and the manner in which the employee may contact the Marketplace to request assistance; (2) If the employer plan’s share of the total cost of benefits provided under the plan is less than 60% of such costs, that the employee may be eligible for a premium tax credit if the employee purchases a qualified health plan through the Marketplace; and (3) If the employee purchases a qualified health plan through the marketplace, the employee may lose the employer contribution to any health plan offered by the employer and that all or a portion of such contribution may be excludable from income for Federal income tax purposes.

A model notice is available at the Department of Labor’s website at www.dol.gov/ebsa/healthreform.

PMP will be holding a workshop focused on Healthcare Reform on June 18th, 2013. If you are interested in registration, please click [here](#). If you have any questions concerning this article, or any workplace compliance issues, please contact PMP at 516-921-3400.



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