

# Employer Health Insurance FAQ

## EMPLOYER NOTIFICATION REQUIREMENT

Employers with one employee or more are required to provide a “Notice to Employees of Coverage Options” to each employee. The employer notification applies to employers to which the FLSA (Fair Labor Standards Act) applies. Requirement applies whether or not you currently offer a health plan.

### Who Should Receive this Notice?

Employers must provide a written notice of coverage options to each employee, regardless of whether or not the employee participates in a group health plan. This includes part-time, full-time, union employees and those in benefit waiting periods. Employers are not required to provide a separate notice to dependents or individuals who may be eligible for coverage but are not employees.

### What is the deadline for providing notice?

Employers are required to provide the notice to each current employee by **October 1, 2013**.

### What about new hires?

Beginning October 1, 2013, employers are required to provide the notice to new employees within 14 days from start date.

### What must be included in the notice?

The notice to inform employees of coverage options must include the following:

- Existence of a “Marketplace” (or Exchange). In California it’s “**Covered California**”
- Marketplace contact information and description of the services provided.
- Employee may be eligible for a premium tax credit if the employee purchases a qualified health plan through the exchange.
- Employee may lose employer contribution (if any) towards the employer group health benefits plan and that all or some of the contribution may be excludable from income for Federal income tax purposes.

Where do I find model Department of Labor notices? [Click below.](#)

[Model Notice](#) for employers who offer a health plan to some or all employees | [Spanish](#)

[Model Notice](#) for employers who **do not** offer a health plan | [Spanish](#)

**Contact us before October 1, 2013 to assist you in completing these forms. We can also explain Covered CA Marketplace options to your employees.**

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