

As Reform Takes Form

A special news series from Independence Administrators



September 10, 2013

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Welcome to the e-edition of *As Reform Takes Form* — a bi-monthly, online news series to help you understand the changes resulting from health care reform and how it may affect your plan and your plan members. We are committed to providing you with the most current information as the law is implemented to help you make informed decisions. We hope you find this news series a useful reference and welcome your feedback.

Health Insurance Marketplace Employee Notifications due by October 1

Don't forget: By October 1, 2013, employers must provide all of their current employees with written notification of the existence of the Health Insurance Marketplace. You can download a copy of our [ACA Implementation Alert on Notifications](#) for more information and to access model notices for employees.

There is also a new COBRA model election notice that plans may use to notify qualified employees of their eligibility for COBRA continuation coverage and the existence of the Health Insurance Marketplace. The ACA has not affected the employer's obligation to offer COBRA continuation health care coverage to qualified beneficiaries. To learn more about COBRA, download a copy of our informative [Employer's Guide to COBRA](#).

Contraceptive Coverage Requirements : Final Regulations

Final regulations have been issued regarding certain religious organizations providing contraceptive coverage to women. The regulations:

- clarify the definition of a "religious employer";
- provide accommodations for non-profit religious organizations if they meet certain criteria;
- extend the Safe Harbor for enforcement;
- provide a new form to "self-certify" exemption.

For more information on the final regulations, please download our [ACA Implementation Alert](#) on this topic.

For more information

To learn more about how Independence Administrators can support you in complying with the requirements of the Affordable Care Act, **please contact your Independence Administrators account representative.**

Independence Administrators — helping you prepare as reform takes form.

Independence Administrators does not provide legal or tax advice. The final determination of whether the Plan Sponsor meets the requirements of the Affordable Care Act must be made by the Plan Sponsor in consultation with the employer's own legal counsel or tax advisor. ©