

# As Reform Takes Form

*A special news series from Independence Administrators*



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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.

### Employee Notifications Due October 1: New FAQ

Under the Affordable Care Act (ACA), employers must provide all of their current employees with written notification of the existence of the Health Insurance Marketplace (The Marketplace) by October 1, 2013. Our [Employee Notification ACA Implementation Alert](#) provides more details about employee notification requirements as well as helpful links to model notices.

On September 11, the Department of Labor (DOL) issued an [FAQ](#) clarifying that an employer will not be subject to a fine or penalty if it fails to provide written notice to its employees about the existence of the Health Insurance Marketplace. Employers should still provide the notification, but will not be penalized for failing to do so.

### Reminder: New requirements for the SBC effective January 1, 2014

The Summary of Benefits and Coverage (SBC) has been updated to include information regarding a plans Minimum Essential Coverage (MEC) and Minimum Value (MV) requirements. These new requirements are effective for SBCs created for plan years on or after January 1, 2014.

Please view the [ACA Implementation Alert on new SBC Requirements](#) to download the new SBC template and access an online calculation tool to help you determine if your plan meets the Minimum Value Standard. Independence Administrators can also provide an analysis to help you determine if your plan(s) meets the Minimum Value standard.

### For more information

To learn more about how Independence Administrators can support you in complying with the requirements of the Affordable Care Act or to request an analysis, **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.

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