

# Employers Must Provide Marketplace Notice to Employees

## Small Business Health Collaborative



## Small Business and the Affordable Care Act

**Overview**—The Affordable Care Act (ACA) requires that employers both large and small notify employees of the existence of the Health Insurance Marketplace regardless of whether they currently provide health insurance benefits.

### Key Points

- Employers subject to the Fair Labor Standards Act (FLSA) are expected to provide notices to all current and future employees as of October 1, 2013.
- Employers must provide a notice of coverage options to each employee, regardless of whether or not the employee participates in a group health plan.
- This requirement includes part-time and full-time employees, union employees and those in benefit waiting periods.

### 5 Easy Steps to Compliance

1. Determine if your company is covered under the FLSA, and if you are required to distribute the Marketplace Notice. Generally a company is subject to FLSA if they engage in interstate commerce or have more than \$500,000 in gross revenue in a year.
2. Get the marketplace notice form from this website:  
<http://www.dol.gov/ebsa/faqs/faq-noticeofcoverageoptions.html>
3. Complete your contact information on the form, and details about your health insurance program if applicable.
4. Copy and distribute to all current employees. Future employees should receive a copy with their new hire packets.
5. Keep a written or electronic log of what, when and to whom the notice was distributed.

## Resources

Find Employer Marketplace Notices

<http://www.dol.gov/ebsa/faqs/faq-noticeofcoverageoptions.html>

Need assistance? You may want to contact a registered broker. Find one near you.

<http://getcoveredillinois.gov/get-help>



## For more info visit

<http://Illinoishealthmatters.org/small-business-health-insurance>