**Healthcare Reform Update**

By October 1, 2013, employers are required to provide written notices to all existing employees **— regardless of benefit enrollment status or full or part-time status** — about health coverage options, including notification about federal and state health insurance marketplaces. Employers can send the notices by mail or electronically. Thereafter, an employer will have 14 days from the employee's start date to provide a notice to each newly hired employee. Page Content

* The Board of Pensions continues as the primary resource helping PC (USA) churches implement applicable provisions of the Patient Protection and Affordable Care Act (ACA). It monitors the law and related regulations, and assesses the impact on the Medical Plan of the PC(USA), employing organizations, and covered members. The Board is committed to helping all constituents understand their options and responsibilities under the law.

### Employer Requirement: Notice of Health Coverage Options

The ACA requires employers to notify their employees of the availability of state health insurance marketplaces (also called exchanges) by **October 1, 2013**. The Board of Pensions is making the following materials available to employers to help them comply with this notification requirement. The Board also mailed a packet of information, including these materials, to all churches and other employing organizations.

* [One-page notice](http://www.pensions.org/AvailableResources/BookletsandPublications/Documents/Employer%20Notice%20of%20Exchanges%20BOP%20Med%20Plan-Only%20FINAL%208-14-13.pdf) (Board of Pensions)
* [Model notice](http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf) (U.S. Department of Labor)
* [Sample letter to employees](http://www.pensions.org/AvailableResources/BookletsandPublications/Documents/Sample%20Cover%20Letter%20to%20Employees%20Exchange%20Notification%20Final%20%282%29.docx) (Board of Pensions)
* [Resource Chart](http://www.pensions.org/AvailableResources/BookletsandPublications/Documents/ACA%20State%20Exchange%20Chart%20DMEAST_17353098%283%29%20DOCX%208-14-13.pdf) (Board of Pensions)
* [**Presbytery Example**](http://www.ourpresbytery.org/docs/financial/2013/LetterPWVEmployeesExchangeNotification.pdf)(Presbytery of Wabash Valley)

If you need additional assistance, please contact [eric@ourpresbytery.org](mailto:eric@ourpresbytery.org) or the Board of Pensions at 800-773-7752.