

## Employers' Required Exchange Notification - Questions and Answers

### Q. What is a health insurance exchange?

A. On-line marketplaces for individuals to purchase health insurance.

### Q. Which companies are required to provide this notice?

A. The requirement states that all employers, regardless of size, funding type or if they offer health coverage today or not provide a notice of coverage options to each employee.

### Q. Who must receive the notice?

A. Employers must provide a notice to all full-time and part-time employees, regardless of whether the employee is enrolled in an employer-sponsored medical plan.

### Q. When must this notification be provided?

A. The notices must be provided to current employees by October 1, 2013, and to new employees hired after October 1, 2013, within 14 days of their start date.

### Q. Can this notification be sent via email?

A. You have the option to distribute this notification in person, by mail or email (as long as your employees have reasonable access to a computer.)

## COMPLETING THE FORM:

The notice asks for specific information about the employer's health plan. You are required to fill out and distribute only the first two pages. Below are guidelines to help you, as an employer, complete the notification before distributing it to your employees.

### PAGE 1

Question: *How Can I Get More Information?*

Enter your company representative who handles employee benefits.

### PAGE 2

Question #10: *Who can we contact about employee health coverage at this job?*

Same as answer from page 1.

\*Note that all plans offered by TML IEBP will meet the "minimum value standard".

\*Note that "affordable coverage" is defined in the 4th paragraph on Page 1 of the notification.

### PAGE 3 (Optional)

This page is intended to be consistent with questions that would be asked on the individual application for coverage through the health insurance exchange.