

Email or Letter Template
Employer NOT Offering Insurance

[Date]

[Employee Name, Address, City/State, Zip]

[Greeting]

As you may know, new health care reform regulations mandating insurance coverage go into effect starting Jan. 1, 2014. The changes are meant to help expand access to adequate and affordable health care coverage. Health Insurance Marketplaces (an online exchange) where individuals can shop for health insurance coverage will be operated by each state or, if the state does not have its own marketplace, by the Federal government.

This [select one email or letter] is to provide information to you about the Health Insurance Marketplace since [INSERT COMPANY NAME] will **not** offer major medical insurance to you. Attached is a document labeled “New Health Insurance Marketplace Coverage Options and Your Health Coverage” that the U.S. Department of Labor requires us to provide you. **[FORM TO BE COMPLETED BY EMPLOYER IS AVAILABLE HERE:**
<http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>

As part of the Affordable Care Act, workers with household incomes between 100% and 400% of the federal poverty level may be eligible for subsidies to help offset health insurance costs when purchased through their state Health Insurance Marketplace. The Kaiser Family Foundation has a calculator that may help you determine whether you qualify for a subsidy; it is available at <http://kff.org/interactive/subsidy-calculator/>. This calculator is not approved or sponsored by the Federal government or our [INSERT COMPANY NAME] and is intended for illustrative purposes only.

Effective Oct. 1, 2013, you can learn about coverage options and costs available to you through the Health Insurance Marketplace by visiting: <https://www.healthcare.gov/>.

[Standard Close]

[Signature]

[Employer Note: Save a copy of each letter/email for your files.]

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit healthcare.gov (which may also be contacted at 1-800-318-2596) for additional information.