



What You Need To Know About Healthcare Reform

(Last updated 10/15/13)

Under the Patient Protection and Affordable Care Act (ACA), all employers subject to the Fair Labor Standards Act (FLSA) are required by the Department of Labor to provide a notice to each of their employees as soon as possible that describes the healthcare coverage that will be available through the ACA's Health Insurance Marketplace (Marketplace). Any employer failing to deliver the Notice would be violating the FLSA and the ACA. This was due by October 1, 2013, but if you have not done this yet, do it now (there is no penalty for late notice). If you currently do not have any W-2 employees, you will do nothing at this time, but if you do hire a new employee, you must provide them this information within 2 weeks of their hire date.

If your parish has employees, whether they are on your health insurance or not, they must receive the federally-mandated notice. I am providing the necessary materials to congregations so that you may comply with the federal requirements. Individuals may apply for coverage and enroll in a health plan through the Marketplace starting October 1, 2013, with coverage starting January 1, 2014. However, church plans such as the Medical Trust are excluded by federal law from participating in the Marketplace.

If one of your employees are currently enrolled in a Medical Trust plan and wants to buy health coverage through the Marketplace, the employer (each congregation) must notify him/her that s/he will lose all employer contributions toward the cost of his/her healthcare coverage, as well as the pre-tax treatment of any required employee contribution. There are other financial considerations as well.

Complying with the Federal Requirements – What Do You Need to Do?

You must provide a customized [Model Notice](#) to every employee as soon as possible. The Medical Trust has developed some optional informational materials that you may wish to distribute to your employees in addition to the Model Notice.

[Model Notice entitled New Health Insurance Marketplace Coverage Options and Your Health Coverage](#), prepared by the Department of Labor

[Instructions for Completing the Model Notice](#)

[Model Cover Letter for Employees](#) (Word Document)

[Frequently Asked Questions for Employees](#)

[Health Benefits Waiver Form](#)

Using the documents on page 1, you should:

- Fill out one copy of the [Model Notice](#) for all employees working for in your parish, customizing it for each employee. You must do this for all employees, even if they are part-time, not eligible for health benefits through the Medical Trust, or have health coverage through another approved source. Employees will fall into one of these three categories below. Use the respective Model Letters for each employee:
 - A congregation/organization that has employees with health benefits provided through the Medical Trust. (Model Letter A)
 - A congregation/organization that has employees with health benefits NOT provided through the Medical Trust. (Model Letter B)
 - An organization that has employees but the organization does not offer health benefits to employees. (Model Letter C)
- Give a customized copy of the Model Notice and optional informational materials to every employee as soon as possible.
- Give a customized copy of the Model Notice and optional informational materials to any new employee within 14 days of the start date.

After all notices to parish employees have been complete, send a copy (paper or electronic) of all completed Model Notice forms to Tammy Mazure, Finance and Benefits Administrator. She is required to then forward a copy to CPG.

E-mail Tammy at tmazure@edwm.org.
Call Tammy at (269) 381-2710, ext. 12