



Dear Amanda;

The Affordable Care Act (ACA) requires employers to notify employees about the new health insurance Exchange/Marketplace by October 1, 2013.

The Department of Labor (DOL) has provided the following Model Exchange notices:

- A [Model Notice to Employees of Coverage Options](#) for employers who **offer** a health plan to some or all employees.
- A [Model Notice to Employees of Coverage Options](#) for employers who **do not offer** a health plan to some or all employees.

Per the DOL, employers must provide the first page of the model notice to satisfy their obligation.

Please be aware there are specific requirements for the delivery of notices to current and new employees. Gowrie Group recommends providing this notice to employees by first-class mail as well as electronically to employees with secure work-related computer access. Notices should also be posted in common work areas. Merely posting this notice in common work areas or on a company website will not satisfy the disclosure requirement.

Please click on the Legislative Brief below for additional guidance.

We have also included a cover letter which can be used to accompany the notice to employees. The cover letter is for groups that offer insurance but can be tailored if your company does not offer insurance.

 [Health Care Reform: Exchange Notice Requirements for Employers](#)

 [Exchange/Marketplace Notice Cover Letter](#)

If you have any questions or concerns related to this notice requirement or Health Care Reform, please feel free to call me directly or call your dedicated Account Manager at 800.262.8911.

I look forward to hearing from you.

Thank you,

**Skip Young**

President and Principal, Benefits Division

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