



Health Care Reform ~ Hot Topic

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Employer Mandate Delayed Until 2015

Employer Mandate Requirement Delayed until 2015

Bloomberg: Health-Law Employer Mandate Said to Be Delayed to 2015

Businesses won't be penalized next year if they don't provide workers health insurance after the Obama administration decided to delay a key requirement under its health-care law, two administration officials said. The decision will come in regulatory guidance to be issued later this week. It addresses vehement complaints from employer groups about the administrative burden of reporting requirements, though it may also affect coverage provided to some workers (Dorning and Wayne, 7/2).

The Washington Post: White House Delays Employer Mandate Requirement Until 2015

The Obama administration will not penalize businesses that do not provide health insurance in 2014, the Treasury Department announced Tuesday. Instead, it will delay enforcement of a major Affordable Care Act requirement that all employers with more than 50 employees provide coverage to their workers until 2015 (Kliff, 7/2).

Sterling Benefits, LLC will continue to monitor this issue and will provide updated information as it becomes available. Thank you for the opportunity to be of service. We appreciate your business. As always, if you have any questions, please feel free to contact us at 757-624-5200.



Sterling Benefits Reform News Feed

<http://sterlinghcr.blogspot.com/>

Early Renewals Explanation

Here is the announcement by the Treasury Department:

<http://www.treasury.gov/connect/blog/Pages/Continuing-to-Implement-the-ACA-in-a-Careful-Thoughtful-Manner-.aspx>

Continuing to Implement the ACA in a Careful, Thoughtful Manner

By: Mark J. Mazur, *Assistant Secretary for Tax Policy at the U.S. Department of the Treasury*
7/2/2013

Over the past several months, the Administration has been engaging in a dialogue with businesses - many of which already provide health coverage for their workers - about the new employer and insurer reporting requirements under the Affordable Care Act (ACA). We have heard concerns about the complexity of the requirements and the need for more time to implement them effectively. We recognize that the vast majority of businesses that will need to do this reporting already provide health insurance to their workers, and we want to make sure it is easy for others to do so. We have listened to your feedback. And we are taking action.

The Administration is announcing that it will provide an additional year before the ACA mandatory employer and insurer reporting requirements begin. This is designed to meet two goals. First, it will allow us to consider ways to simplify the new reporting requirements consistent with the law. Second, it will provide time to adapt health coverage and reporting systems while employers are moving toward making health coverage affordable and accessible for their employees. Within the next week, we will publish formal guidance describing this transition. Just like the Administration's effort to turn the initial 21-page application for health insurance into a three-page application, we are working hard to adapt and to be flexible about reporting requirements as we implement the law.

Here is some additional detail. The ACA includes information reporting (under section 6055) by insurers, self-insuring employers, and other parties that provide health coverage. It also requires information reporting (under section 6056) by certain employers with respect to the health coverage offered to their full-time employees. We expect to publish proposed rules implementing these provisions this summer, after a dialogue with stakeholders - including those responsible employers that already provide their full-time work force with coverage far exceeding the minimum employer shared responsibility requirements - in an effort to minimize the reporting, consistent with effective implementation of the law.

Once these rules have been issued, the Administration will work with employers, insurers, and other reporting entities to strongly encourage them to voluntarily implement this information reporting in 2014, in preparation for the full application of the provisions in 2015. Real-world testing of reporting systems in 2014 will contribute to a smoother transition to full implementation in 2015.

We recognize that this transition relief will make it impractical to determine which employers owe shared responsibility payments (under section 4980H) for 2014. Accordingly, we are extending this transition relief to the employer shared responsibility payments. These payments will not apply for 2014. Any employer shared responsibility payments will not apply until 2015.

During this 2014 transition period, we strongly encourage employers to maintain or expand health coverage. Also, our actions today do not affect employees' access to the premium tax credits available under the ACA (nor any other provision of the ACA).



Sterling Benefits, LLC

PREMIER PROVIDER OF EMPLOYEE & EXECUTIVE BENEFITS

4356 Bonney Road
Building 2, Suite 101
Virginia Beach, VA 23452-1200

Phone: 757-624-5200
Fax: 757-624-5215

Visit us online:

www.SterlingBenefit.com

SterlingHCR.blogspot.com



IMPORTANT: This document has been compiled from numerous sources and is designed to provide a general overview of the new health reform law. It does NOT attempt to cover all of the law's provisions and should NOT be used as legal advice for implementation activities.

We encourage you to seek any professional advice, including legal counsel, regarding how the new requirements will affect your specific plan.

Links - Further Reading

[HR 3590 – Patient Protection and Affordable Care Act.](#)

[HR 4872 – Health Care and Education Reconciliation Act.](#)

HealthCare.gov

[HHS – The U.S. Department of Health and Human Services.](#)

[IRS – The Federal Internal Revenue Service.](#)

[White House Fact Sheets](#)

Healthcare Reform Website

www.healthreform.gov has been archived. The new website is:

HealthCare.gov