



## Health Care Reform Update



### IMPORTANT NOTICE REGARDING HEALTHCARE REFORM Update #59 July, 2015

#### **IMPORTANT - Health Insurance Marketplace Notices**

It's the time of the year when the marketplace subsidy certification notices are being mailed to employers to identify those employees who have purchased coverage from and were seen as eligible for a subsidy from the Health Insurance Marketplace, i.e., the government exchange. These notices are intended to notify the employer of a possible Employer Shared Responsibility penalty.

Employers with 50 or more full-time employees who offer healthcare coverage must pay \$3,000 (porate monthly) for each full-time employee who receives premium assistance (subsidized coverage) through the Health Insurance Marketplace because of the coverage offered did not meet the requirements specified by the law, such as:

- The employee did not receive an offer of health care coverage from the employer;
- The employee did have an offer of health care coverage, but it wasn't affordable or didn't provide minimum value; or

The employee named would have been determined eligible for advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs) for at least one month during 2016 to help pay for Marketplace coverage and has enrolled in coverage through the Marketplace.

You may also file an appeal to the Marketplace if you believe there's been a mistake regarding the employee's eligibility for APTC or CSRs. You have 90 days from the date of this notice to request an appeal from the Marketplace. You may mail or fax the appeal form and a copy of the notice you received to:

Health Insurance Marketplace  
465 Industrial Blvd.  
London, KY 40750-0061  
Fax: 1-877-369-0129.

You may also contact the IRS at: 800-829-4933

The appeal form can be found at this link: [Marketplace Appeal Form](#)

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