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Broker Alert - Employer Mandate Delayed to 2015

The federal government announced on July 2, 2013 that it will delay implementation of the employer mandate penalties and reporting requirements until 2015. It also says it will simplify the reporting requirements.

This means:

- Large employers (50 or more employees) will not pay any penalties in 2014 if they do not offer affordable coverage that meets minimum value as defined under the Affordable Care Act (ACA).
- Large employers and insurers are not required to report coverage affordability and access details to the IRS in 2014, as previously expected under IRC 6055 and 6056. This reporting will be voluntary until 2015.

The government says it will publish formal guidance on this transition within the next week.

Of course, large employers who are already planning to offer coverage that is affordable and meets minimum value in 2014 may continue with their plans, without an obligation for federal reporting requirements.

Employers that had not yet finalized their plans for 2014 now have a choice. They may offer coverage that does not meet the minimum value and affordability requirements of the law, with no penalty. The government's announcement does not change or delay other plan and benefit requirements that go into effect for 2014.

For small employers, nothing has changed since this requirement did not apply. Businesses with fewer than 50 full-time equivalent employees will still have access to the Small Business Health Options Program.

Aetna remains ready to work with large employers as they make plans for their 2014 benefits. We will share more details about reporting requirements and penalties once they are available. As always, you can visit [Health Reform Connection](#) for information on how the ACA is affecting you and your clients as well as providers, insurers and consumers.

Sincerely, Aetna