

Patient Protection and Affordable Care Act – Required Notices to Employees

The Patient Protection and Affordable Care Act (the Act) requires many things from employers but there are three fundamental documents an employer must use with respect to their employees' health care coverage.

You must provide your employee with the:

- HIPAA Privacy Notice
- Health Insurance Marketplace Coverage Options Notice and the
- Summary of Benefits and Coverage

The HIPAA Privacy Notice is not often amended. Once you have provided the notice to your employee then you need not repeat the process every year unless the Notice is amended. The HIPAA Privacy is posted on the AML Website, www.arml.org under the MHBF tab.

The Health Insurance Marketplace Coverage Options Notice is based upon a form provided by the Department of Labor and has been modified to reflect the coverage provided through the MHBF. Once you have provided the notice to your employee then you need not repeat the process every year unless the Notice is amended. The Notice of Health Insurance Marketplace Options is posted on the AML Website, www.arml.org under the MHBF tab.

The Summary of Benefits and Coverage (SBC) changes every year and must be provided to your employees by November 1 of the calendar year. The SBC is posted on the AML Website, www.arml.org under the MHBF tab.

You will need to maintain a record demonstrating that these notices were provided to your employee. Retain the record for seven (7) years.