

Brief Notes

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Brokers and Consultants

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Three Penn Plaza East, Newark, NJ 07105-2200

Applies to: Groups with 50 or more full-time equivalent employees

ACA's Employer Mandate Delayed

On Monday, February 10, 2014, the Obama administration announced a delay in implementing the employer mandate under the Affordable Care Act (ACA). The employer mandate requires groups to provide affordable coverage with minimum value to employees.

Companies with the equivalent of 50 to 99 full-time employees now have until 2016 to provide affordable coverage, a year later than expected.

Larger companies must offer insurance to only 70 percent of full-time employees in 2015, rather than 95 percent, as originally planned. In 2016, larger employers must offer insurance to 95 percent of full-time employees.

The employer mandate does not affect small employers (companies with fewer than 50 full-time equivalent employees).

Individual consumers are not affected by this delay. Individuals are required to obtain insurance in 2014 whether their employers offer it or not, or face a penalty.

If you have any questions, please contact your Horizon Blue Cross Blue Shield of New Jersey account manager or sales representative.

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