

Health Care Reform

Toolkit

Large
Employers

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Updated: 12/5/13

Table of Contents

Introduction	3
Notice and Disclosure Requirements	4
Plan Design and Coverage Issues: Prior to 2014.....	10
Plan Design and Coverage Issues: 2014 and Beyond	12
Wellness Programs	18
Health Plan Fees.....	20
Employer Obligations.....	23

This Toolkit is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice. The contents of this document may be affected by future regulations and sub-regulatory guidance.

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Introduction

The health care reform law—the Affordable Care Act (ACA)—has many complex requirements for employers and health plans. Many employers are starting to focus more attention on the ACA's rules and, as a result, have more questions than ever.

This Health Care Reform Toolkit is your one-stop guide for upcoming health care reform concerns. It is designed to help you address health care reform issues, topic-by-topic, step-by-step. Each section of the toolkit focuses on a single subject and includes:

- An executive summary;
- An action checklist to help you take the appropriate actions to achieve compliance; and
- A list of supporting documents that Tolman & Wiker Insurance Services, LLC can provide upon request.

As new regulations and guidance are released, the Health Care Reform Toolkit will continue to expand and be updated. Please contact Tolman & Wiker Insurance Services, LLC as new regulations are released to request an updated copy.

What is a large employer?

The health care reform law does not have a consistent answer for that. An employer might be considered large for one rule but not another. For this Toolkit, a large employer is one that has **50 or more employees**.

Most of the sections in this guide apply to employers of this size. However, certain provisions apply only to larger employers. Your clients may have questions about whether certain provisions apply to them. They should also be aware of the rules that apply to larger employers as their businesses grow. Certain sections of this Toolkit briefly describe some rules that apply to larger employers to help you answer these types of questions.