

Health Care Reform Toolkit

**Small
Employers**

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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	19
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. The Toolkit 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.

The Health Care Reform Toolkit will continue to expand and be updated as new regulations are released. As these changes are announced, please contact Tolman & Wiker Insurance Services, LLC to request an updated copy.

What is a small employer?

The health care reform law doesn't have a consistent answer for that. An employer might be considered small for one rule but not another. For this Toolkit, a small employer is one that has **fewer than 50 employees**.

Most of the sections in this guide apply to these small employers. However, 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 of the rules for large employers to help you answer these types of questions.