

# PPACA– Mandatory Employer Interaction With The Exchange Marketplace

## Employer Responsibilities

### Initial Employer Mandate Requirements

- Large employer/separate entity rules
- Analyze full-time employees' current coverage
- Understand/establish policies for compliance with "safe harbor" look-back rules
- Track all "variable hour," "seasonal" employee hours
- Respond to IRS/HHS inquiries
- Create or modify plan offerings for first plan coverage year in 2014

### Annual Requirements To Comply with Employer Mandate

- Plan meets MEC requirements
- Plan meets MV test
- Affordability Calculations—each employee
- Penalty determination
- Employee Notices

\*per plan coverage year

### Sec. 6056 Annual Information Return

- Identifying Employer information
- Healthcare Plan information
- Plan Cost information, employer/employee
- Covered employee information, by month
- Plan certification information

## Exchange Marketplace

### Certification Process:

- Citizenship
- Eligibility for Medicaid, Medicare, Tricare, etc.
- Household income
- Employment information
- Initial determination of APTC

Data Hub

IRS/HHS

Data Hub

Data Hub

### Individuals Seeking Coverage:

- Uninsured, unemployed
- Full-time employed without coverage
- Self-employed - part-time, seasonal without coverage
- Employed with non-qualifying coverage