

## Affordable Health Care Act – Info for Camps

**From:** Tim Rooney [<mailto:timothyrooney@arrowoodgroup.com>]  
**Sent:** Thursday, October 03, 2013 3:05 PM  
**To:** Jim Chalmers  
**Cc:** Jim Croft  
**Subject:** Maine Camps

Jim, please see below the points regarding the impact of the Affordable Health Care Act on the Maine Summer Camps Association members.

If your camp employs less than 50 employees then the following apply.

1. The only obligation that small employers have is to mail or e-mail the Department of Labor Notice of Exchange (samples are online, recommended to copy onto your letterhead: <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>), this should have been completed by October 1 2013, but the penalty was waived for non compliance, so if member firms failed to do this they still have time. Going forward this document needs to be distributed to all new hires within 14 day of their hire date. I would recommend that the DOL Exchange Notice be distributed to seasonal employees also.

1a. The health care Exchanges are more commonly going by the term "Marketplace", so Marketplace is the term used in this document.

2. All individuals have the opportunity to obtain coverage from the Federally run exchange regardless if they have coverage or not, if they are part of an employer plan deemed affordable then covered employees would not be eligible for the tax credits (subsidies) within the exchange, if the coverage offered by the employer is deemed not affordable then the covered employee would be eligible for a subsidy. This provision is mentioned on the DOL Exchange Notice.

3. Employers with less than 50 employees are not required to provide coverage to their employees; beginning on 1/1/15 employers with more than 50 employees will be required to offer a health plan to their employees and the employee's dependents up to age 26.

4. Employers of any size may exclude coverage for spouses.

5. Seasonal employees working less than 4 months (120 days) do not need to be included for the calculation towards the determination if an employer has 51 employees which would label them as a large employer and then be required to comply with the employer mandate on 1/1/15.

6. As of 1/1/14, all individuals must obtain a health insurance policy or pay a penalty of \$95.00 collected by the IRS. This "play or pay" penalty increases each year. Individuals that have incomes up to 400% of the FPL (Federal Poverty Level) may qualify for tax credits (subsidies).

7. Health insurers Aetna and Harvard Pilgrim will continue to offer group health policies only *outside* of the Marketplace. In Maine and New Hampshire, they will not participate in the exchange.

8. Anthem and a new health insurer, The Maine Health Care Cooperative will offer individual and group policies in and out of the Marketplace in Maine. In New Hampshire only Anthem is participating in the Marketplace.

9. The small business section of the Marketplace known as SHOP will not be open until 11/15/13 for policies effective 1/1/14.

10. Open enrollment in the Exchange began on 10/1/13 and last through 3/31/14.

Please Note the website for additional info : [www.HealthCare.gov](http://www.HealthCare.gov) to access an exchange in any state.

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