The Federal Health Insurance marketplace open enrollment occurs annually beginning in November. Employers have been required by the United States Department of Labor to provide a Health Insurance Marketplace notice to all new employees at the time of hire since Oct. 1, 2013 (see Technical Release No. 2013-02). The US DOL has a model notice available on their website for employers who offer a health plan to some or all employees.

As a reminder, the written Health Insurance Marketplace notice must inform the employee:

1. about the existence of Marketplaces, including a description of the services provided by the Marketplaces and how they can contact Marketplaces to request assistance;
2. that they might be eligible for a premium tax credit if they purchase a qualified health plan through a Marketplace and the employer’s share of the total costs of their benefits under the plan is less than 60%;
3. and that they may lose any employer contribution and tax savings towards the cost of employer-sponsored coverage if they purchase a qualified health plan through a Marketplace.

The Office of Group Benefits provided information regarding the Health Insurance Marketplace that agencies can provide to employees.

In an effort to ensure ACA Subsidy Notices (see the OSUP ACA Subsidy Notices Procedure) are mailed to the correct location, please make sure the Health Insurance Marketplace information that is being provided to newly hired employees is completed as follows:

Fields 3-9 of Part B, Information About Health Coverage Offered by Your Employer (US DOL model notice), should be completed using OSUP’s information; Fields 10-12 should contain the agency’s central location contact information.
Agencies may be asked by employees to complete the [Employer Coverage Tool](#) form. This should be completed using the same information as the marketplace notice.