

The first Patient Care Protection and Affordable Care Act, commonly known as Obamacare, deadline is on October 1, 2013. For any of IPG's members who have clients with a subsidiary in the United States or have US based employees, we strongly suggest that members consult with attorneys and professionals to determine whether or not this and other requirements of the Act apply those companies.

As of October 1, 2013, all employers, **regardless of size, must** provide a **Notice of Health Insurance Coverage Options document** to all current employees whether the employer [offers](#) or [does not offer](#) health insurance. All new employees hired on or after October 1, 2013 must receive notice of health insurance within 14 days of their hire. This requirement is part of the gradual implementation of Obamacare. The following article from NFIB (National Federation of Independent Business) provides some guidance regarding the new requirements, has links to customizable notice forms (whether your business offers health insurance or not), and has a link to further guidance on the notice requirement. If your business provides health insurance and you need help filling out the notice form, you may wish to contact your health insurance agent.

Please follow the link to the appropriate form depending on whether you [offer](#) or [do not offer](#) health insurance and fill in the required information, including the employer's name, employer's ID number, and related information.

The notice may be provided to the employees by first-class mail or handed out with the employee's paycheck. Alternatively, it may be provided electronically if the requirements of the Department of Labor's electronic disclosure safe harbor at 29 CFR 2520.104b-1c are met. An acknowledgement of receipt is recommended.

If we may be of any assistance to you, please do not hesitate to contact us.

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NFIB
The Voice of Small Business
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<http://www.nfib.com/advocacy/item?cmsid=63707>

Obamacare will begin to take full effect Oct. 1, when the law's health insurance exchanges are scheduled to open.

Most small businesses—those with 50 or fewer full-time employees—are not required to offer health insurance coverage under the Affordable Care Act, and larger businesses with more than 50 full-time employees have been given some reprieve with the one-year delay of the employer mandate.

However, **all small businesses**, regardless of size, **are required to notify their employees** about the health insurance exchanges and their options for coverage. **Employers must distribute a Notice of Exchange Coverage Options document to all employees by Oct. 1.** Employees hired after the Oct. 1 deadline must be given the notice within 14 days.

Any business regulated under the Fair Labor Standards Act, which applies to firms with at least one employee, must fulfill the notification requirement.

Information about the notification requirement has been [posted on the Labor Department's Web site](#), where you can download the notification forms. **There are separate notification forms for:**

- [Employers who provide insurance](#) , and
- [Employers who don't](#) .