

EXPERT UPDATE



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New DOL FAQ for Exchange Notice and 90-day Waiting Period Limitation Provisions

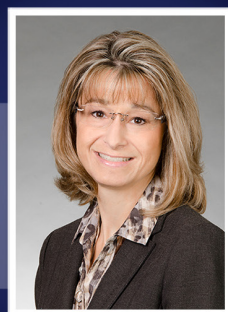
The DOL issued additional guidance on September 4, 2013, in the form of FAQs, that addresses two specific provisions of the Affordable Care Act -- the Exchange Notice requirement and the 90-day Waiting Period Limitation.

Highlights of the new FAQs:

Employers with union employees enrolled in a multiemployer plan will be pleased to hear that the employer's obligation to distribute the Notice of Coverage Options (Exchange Notice) will be satisfied if the multiemployer plan distributes the notice on its behalf.

The Departments have announced that plan and issuers can rely on guidance provided back in March 2013 for the waiting period limitation at least through 2014. If final regulations are found to be more restrictive than the proposed regulations they will not be effective prior to January 1, 2015.

Resource: FAQs about the Affordable Care Act Implementation Part XVI



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