

Health Care Reform Communications

Employers have an obligation to keep their employees informed as new health insurance changes are being implemented as a result of the Patient Protection and Affordable Care Act. BCI's experienced communications and fulfillment teams are prepared to help employers meet the following requirements.

Notification of Exchanges and Medicaid Subsidy

It's up to employers to notify every employee, covered by a company health plan or not, of the health care options available to them through the insurance exchanges. Each year employers must provide this notification to employees 30 days prior to the Annual Enrollment date, and for new employees, within 14 days of their date of hire. The notice may be distributed electronically or by hard copy.

Employers are also required to notify employees with low income levels of potential tax subsidies and potential Medicaid eligibility.

Delivery Options

- Print and fulfillment
- Benefit summary books
- Email
- Downloadable copy on customized microsites
- Employer portal/Intranet
- Employee decision and comparison tools

Notification of Plan Modifications

Special notice must be provided whenever a material modification is made to underlying coverage. This does not include a change made in accordance with a renewal or reissuance of coverage. Notice must be provided no later than 60 days prior to the date on which such change will become effective.

Delivery Options

- Print and fulfillment
- Email
- Delivery of updated Summary of Benefits and Coverage

Delivery of Summary of Benefits and Coverage

Health care reform requires group health plans to provide a Summary of Benefits and Coverage (SBC) along with a uniform glossary. For group health plans, this is in addition to the requirement to provide a Summary Plan Description (SPD).

The SBC must be included upon application, with open enrollment materials, at renewal, upon request and at special enrollment.

Delivery Options

- Print and fulfillment
- Benefit summary books
- Email
- Enrollment platform
- Downloadable copy on customized microsites
- Employer portal/Intranet

Contact BCI's Marketing Department to learn how we can help with Health Care Reform communications.

Marketing@benefitcommunications.com

1-800-489-3786 ext. 611

www.benefitcommunications.com

