

TOWN OF MILFORD

Department of Human Resources



2023 Annual Notices – Acknowledge Receipt

Name (print): _____

Signature: _____

These notices are posted on the Town's web page under Human Resources – Annual Notices

Annual Notice New Health Insurance Marketplace Coverage

[Town of Milford New Health Insurance Marketplace Coverage Notice](#)

Under the Affordable Care Act (ACA), **employers covered by the Fair Labor Standards Act (FLSA) are required to provide a notice to employees about the health insurance marketplace/exchanges of the state(s) in which they operate.** Employers have been required to provide this notice to current employees and new employees at the time of hire since Oct. 1, 2013. Employers are not required to provide a separate notice to dependents or other individuals who are or may become eligible for coverage under the plan but who are not employees. **New hires must receive the notice within 14 days of the employee's start date.** The notice may be distributed electronically or by hard copy. There is no requirement to obtain an employee's signature; however, an employer may want to track delivery and receipt of the notice. Employers must provide a notice of coverage options to **each employee**, regardless of plan enrollment status (if applicable) or of part-time or full-time status. Employers are not required to provide a separate notice to dependents or other individuals who are or may become eligible for coverage under the plan but who are not employees.

The notice must inform the employee:

- Of the existence of the marketplace (referred to in the statute as the exchange) including a description of the services provided by the marketplace, and the manner in which the employee may contact the marketplace to request assistance.
- If the employer plan's share of the total allowed costs of benefits provided under the plan is less than 60 percent of such costs, that the employee may be eligible for a premium tax credit under section 36B of the Internal Revenue Code if the employee purchases a qualified health plan through the Marketplace.
- If the employee purchases a qualified health plan through the Marketplace, the employee may lose the employer contribution (if any) to any health benefits plan offered by the employer and that all or a portion of such contribution may be excludable from income for Federal income tax purposes.

Annual Notice CHIPRA

[CHIPRA FACT Sheet](#)

[CHIPRA Notice \(Expires 1/31/2023\)](#)

- CHIPRA (Children's Health Insurance Program Reauthorization Act of 2009) imposes an **annual notice requirement** on employers that maintain group health plans in states that provide premium assistance subsidies under a Medicaid plan or a Children's Health Insurance Plan (CHIP). Employers that maintain a group health plan in a State that provides assistance under Medicaid or CHIP must notify **ALL employees** of potential opportunities for premium assistance in the State in which the employee resides. Signing this acknowledgement indicates you have been notified of this annual notice.

Annual Notice Medicare Part D

[2021 Sample Notice of Medicare Part D Creditable Coverage](#)

Employers who sponsor group health plans that offer prescription drug coverage to Medicare-eligible individuals must provide a Medicare Part D Creditable or Non-Creditable Coverage Notice to those individuals before October 15 of each year. **The Medicare D Open Enrollment Period is generally Oct 15th – Dec 7th each year. That is when those over 65 can join, switch or drop a plan without penalty.**

- These notices inform Medicare-eligible individuals whether the plan's prescription drug coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage (meaning it is "creditable").

<https://www.medicare.gov/drug-coverage-part-d>