

The Health Insurance Marketplace will hold open enrollment beginning on October 1, 2013 and ending on March 31, 2014. Employers are required to provide an Exchange Notice to all employees not later than October 1, 2013. Employers are required to provide the notice regardless of offering health benefits to employees.

Date	Government Department Action	Employer Action	Consumer Action
January 2013	The Health Insurance Marketplace Notice requirements are delayed.	N/A	N/A
May 2013	The DOL provides temporary guidance in Technical Release No. 2013-02. Two preliminary Health Insurance Marketplace Notices were also released.	Review preliminary notices and information needed to complete the employer portion. Employers are not required to provide the notice at this time.	N/A
September 2013	N/A	Employers need to consider information required for the Notice, distribution method and timing. Employers will be required to indicate eligibility requirements for employees and dependents, confirmation of minimum value and affordability. Employers will also need to decide if they will provide individual employee information on page three of the Notice. Approved distribution methods include: first-class mail or electronic, provided electronic distribution meets the DOL safe harbor. Notices should be distributed no later than October 1, 2013. HORAN can provide the DOL notice templates, as well as a list of exchange websites by state.	N/A

Date	Government Department Action	Employer Action	Consumer Action
October 2013	The Health Insurance Marketplace open enrollment begins October 1, 2013. Individuals will have an opportunity to compare options, apply for coverage and enroll in benefits.	Employers are required to provide a Health Insurance Marketplace Notice to all employees no later than October 1, 2013. The Department of Labor (DOL) provided two model notices for distribution. These notices were released with temporary guidance in Technical Release No. 2013-02. Final notices have not been released; revised notices may be released prior to the October 1, 2013 deadline.	Individuals will have access to the Health Insurance Marketplace Exchange for open enrollment. Coverage will be purchased in the individual's state of residence.
December 15, 2013	Open enrollment will continue through March 31, 2014. Enrollments requested between the 1 st and 15 th date of the month will be effective the first of the day of the following month if premiums are paid. Individuals that enroll and pay premium between the 16 th and last day of the month will be effective the first day of the second following month.	Beginning in October, employers are required to provide the Health Insurance Marketplace Notice to all new employees.	Individuals that wish to enroll for a January 1, 2014 effective date must apply and enroll through the Health Insurance Marketplace by December 15, 2013. The first premium payment must also be made during this time to guarantee a January 1, 2014 effective date.

Date	Government Department Action	Employer Action	Consumer Action
January 2014	Benefits through the Health Insurance Marketplace can be effective as early as January 1, 2014 if enrollment and payment requirements are met. The individual mandate will also go into effect on January 1, 2014.	Employers will continue to provide new employees with the Health Insurance Marketplace Notice. In 2014, the Notice will be considered to be provided “at the time of hiring” if provided within fourteen days of the employee’s start date.	Individuals without required coverage could face IRS penalties for 2014. Individuals will need to determine their requirements based on available medical coverage, household income and IRS guidelines.
February 2014	Open enrollment continues. Coverage will be effective either March 1, 2014 or April 1, 2014.		
March 2014	Open enrollment continues through March 31, 2014. Coverage will be effective either April 1, 2014 or May 1, 2014.		