

Summary of Proposed Small Employer Coverage Rules

Medicaid and Exchange Advisory Board

April, 1, 2014 Meeting

Eligibility

- Qualified small employers
 - Small employer, defined by size
 - Vermont employer, primary employee worksite
 - Offer to all full-time employees
- Qualified employees

Counting employees

- To be a qualified small employer
 - One method for 2014 and 2015
 - Another method for 2016
- For employers to determine whether federal applicable employer shared responsibility penalties might apply

Enrollment

- Enrollment = employee election + employee enrollment + employer payment
 - Initially for the 2014 plan year
 - Going forward for the 2015 plan year and beyond
- Special Enrollment
- Payment Processing
- Appeals

Coverage overview

- First, employer decision
- Second, employee decision

- Recall: Plans on Vermont Health Connect
- Standard and Choice

- Employer Contributions
- When can an employee opt out?

Terminations

- Initiated by the employee
- Initiated by the employer
- Initiated by Vermont Health Connect
- Noticing and Effective dates