

MA HEALTHCARE REFORM

Fair Share Assessment- Regulations are Final

To Comply:

- 1. 25% Take-Up rate among full-time; OR*
- 2. Offer to contribute at least 33% of premium for all full-time who work at least 90 days in the period.*

**Full-time equivalent = 35 hours per week*

**In order to pass the second test you cannot have a waiting period longer than 90 days.*

Free Rider Surcharge- Section 125 Plan- Regulations are Pending

To Comply:

Implement Section 125 premium only plan by July 1, 2007.

Health Insurance Responsibility Disclosure Forms- Regs. and Forms Pending

To Comply:

- 1. Employer Form- complete & file with state.*
- 2. Employee Form- all who waive health coverage and/or section 125 plan- keep on file for 3 years.*

**Section 125 plan must be offered to those employees not eligible for your health plan so they can go to the connector and pay their premium with pre-tax dollars.*

Insured Plans- Expansion of Dependent Eligibility- Guidelines are Final

To age 26, or December 31st two years after they cease to be a dependent under IRS rules whichever comes first.

Insured Plans- To whom Coverage is Offered and Nondiscrimination in Premium Contributions- Guidelines are in Draft Form

- 1. Must offer to all full-time who live in Massachusetts.*
- 2. Cannot contribute a lower percentage toward premium of lower paid people than higher paid (some exceptions.)*
- 3. Can contribute higher contribution based on years of service.*