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The Departments of Labor, Treasury and Health and Human Services issued an additional set of FAQs regarding the implementation of various provisions under the Affordable Care Act. Below are a few highlights from the FAQs:

## Exchange Notice Delayed

The requirement to provide the Exchange notice by March 1, 2013 has been delayed until the issuance of guidance. The Departments indicate they expect it will be late summer or fall of 2013 before employers are required to provide this notice and that model notices or language will likely be forthcoming. Further guidance is expected.

## Non-Integrated (Stand-Alone) HRAs and the Prohibition on Annual Dollar Limits

The FAQs provide some helpful clarification on what does not constitute an integrated HRA.

- An employer-sponsored HRA cannot be integrated with individual market coverage or with an employer plan that provides coverage through individual policies. This design will violate the annual dollar limitation requirements.
- An employer-sponsored HRA may be treated as integrated with other coverage only if the employee receiving the HRA is actually enrolled in that coverage. Any HRA that credits additional amounts to an individual when the individual is not enrolled in primary coverage provided by the employer that satisfies and annual and lifetime dollar limit requirements will violate the requirement.

**For a copy of the FAQs, visit: <http://www.dol.gov/ebsa/pdf/faq-aca11.pdf>**