

How to Respond to an Employer Notice

What is an Employer Notice?

An Employer Notice is issued by MNsure, or another public Marketplace, to inform your agency that your employee has qualified (or requested) for a premium tax credit and/or subsidy to purchase health coverage through the Marketplace.

Why is my agency receiving this notice?

The Marketplace is required to notify the employer when an individual who identifies themselves as an employee is receiving or may receive a premium tax credit to purchase health coverage through that Marketplace.

The purpose of this notice is to ensure compliance under the Affordable Care Act (ACA) and the Shared Employer Responsibility (ESR).

- The longer an employee is full-time without an offer of coverage, the bigger the penalty.
 - It is important to act quickly.
- Penalties are not assessed when a former or current part-time employee receives a tax credit to purchase health coverage through a Marketplace.

An Employer Notice does not automatically result in a penalty. Factors such as employee eligibility and part time status are reviewed upon SEGIP's receipt of the Employer Notice/MNsure Appeal to determine if a penalty occurs.

What do I need to do with this notice?

Review SEMA4 to determine the employee's current benefit eligibility, you may then forward the Employer Notice/MNsure Appeal to SEGIP for completion.

Note your findings in the email/fax to SEGIP regarding the employee's current benefit eligibility.

Including when the employee is:

- Not employed by your agency
- Full-time
- Part-time

Send via secure fax to 651-797-1313 or email to segip.mmb@state.mn.us.

Providing the Employer Notice/MNsure Appeal to SEGIP as soon as possible helps reduce any potential penalty.

Does this notice mean the agency will receive a penalty?

An Employer Notice does not automatically result in a penalty. The IRS may assess a penalty under the Affordable Care Act's Employer Shared Responsibility provisions when:

- A full-time employee is not offered health coverage, or
- The coverage offered does not meet minimum value or affordability standards, and
- That employee receives a tax credit to purchase coverage through a Health Insurance Marketplace.

MNsure Employer Notice

This is a copy of a MNsure notice. Other Marketplace notices may look different.

MNsure Operations
PO Box 64253
St. Paul, MN 55164-0253

6929291100011120

MNsure
Where your health matters

Jan 28, 2016 10:24 AM

State of Minnesota
658 Cedar Street
Apt/Suite 400
St Paul, MN 55155

Employer Notice

This letter is to provide notice that MNsure has determined one or more employees of State of Minnesota eligible for advanced premium tax credits (APTC). (45 C.F.R. § 155.310(h)).

As a result of this determination, employers with 50 or more full-time employees might be liable to the Department of the Treasury for a payment assessed under the Employer Shared Responsibility Provisions. (26 U.S.C. 4980H).

The Internal Revenue Service (IRS) will determine whether the employer is liable under the Employer Shared Responsibility provisions. MNsure is not responsible for making any determination regarding the employment status of the employee or liability of the employer under the Employer Shared Responsibility. The employee listed in this notice reported to MNsure that he or she is employed by State of Minnesota.

MNsure has determined the following employee eligible for APTC:

Employee Name	Date of Birth	APTC Start Date

If you disagree with MNsure's determination, please see the enclosed Appeal Rights document. If you did not get the Appeal Rights document or have questions about your appeal rights, call 1-844-520-8666 and select option #3.

If this notice is received at a business location that is not the legal headquarters of the employer, MNsure assumes, unless notified otherwise, that the recipient will ensure this notice is received at the business address responsible for compliance with the Employer Shared Responsibility.

Questions?

Call a SEGIP Benefits Specialist at 651-355-0100 or email segip.mmb@state.mn.us.