



IN THE BUSINESS OF YOUR SUCCESS®

Do your clients think they are too small for Healthcare Reform? They need to think again.



Only 26% of business owners surveyed feel very or extremely confident that they understand their responsibilities regarding compliance with the Affordable Care Act (ACA.)¹

Health Care Reform is highly complex and confusing, and many business owners are confused about their compliance responsibilities under this evolving law. When your clients don't understand it, their business could be at risk of penalties. Here are four provisions of the ACA that small businesses should be thinking about:

Employee Notices of Coverage Options (Notice of Exchange)

On or before **Oct. 1, 2013**, employers are required to provide a notice to current employees with information regarding their coverage options, including information on the Exchanges, the services they provide, and the potential for subsidies.²

Individual Mandate for Healthcare Coverage

Most individuals must obtain and maintain minimum essential health coverage by **January 1, 2014** or be subject to tax penalties. Employers need to be prepared to respond to employee questions about the ACA and healthcare options.

Small Business Healthcare Tax Credit

Employers with less than 25 full-time equivalent employees may be eligible to receive a healthcare tax credit of **up to 50%** of their premium expenses in 2014, if they offer insurance to employees through a SHOP Exchange and meet other eligibility requirements.

Employer Shared Responsibility

If your client has 50 or more full-time equivalent employees, this "Play or Pay" mandate requires that they offer affordable, minimum value coverage or **potentially be liable for a penalty**.

Bottomline: Most businesses and individual will be impacted by the ACA. When you partner with ADP, we can help. We provide powerful solutions that offer functionality and flexibility to help your clients navigate the complexities of the ACA the way they want to.

- + **Integrated ACA Dashboard** in our payroll solution puts ACA information and calculators, including a Notice of Coverage Options that your clients can customize for their employees, at their fingertips
- + **HR Help Desk** provides phone and email support from certified HR professionals for ACA and HR-related questions
- + **Cloud-based storage** to help your clients keep track of the ACA and HR-related notifications and documents
- + **Time and Labor solutions** to keep track of employees' hours and manage their full-time equivalent employees
- + **HR Outsourcing Solutions** receive an assigned HR professional to help you more quickly, easily and effectively stay compliant and help your clients shoulder their burden of healthcare

See for yourself how ADP can help your clients with the shifting healthcare landscape.

[1] ADP Research Institute, Employee Benefits Study, January 2013. [2] This notice must be provided to existing employees no later than October 1, 2013, and to new employees within 14 days of their start date.