

## Exchange Notice May Be Distributed On Behalf Of Employers

---

September 12, 2013

---

---

An entity other than the sponsoring employer of a group health plan, such as an insurer, union, or third-party administrator, may send the "Notice of Coverage Options" (aka "Exchange Notice") on behalf of the employer under the Affordable Care Act. This notice must be distributed to all employees by October 1, 2013. If such other entity is providing the notice only to plan participants, the employer is still obligated to ensure that all employees who are not enrolled in the plan also receive the notice. The relevant U.S. Department of Labor FAQs can be found [here](#).