October 1st: Exchange Notice Deadline and Exchanges Open for Business

October 1, 2013

October 1st is the deadline under the Affordable Care Act for employers to distribute exchange notices to current employees.?Ã¡ Although the Department of Labor has stated that there is no statutory penalty for failing to distribute the notice, distribution is still legally required and the consequences for failing to distribute the notice are uncertain. October 1st is also the launch date for the healthcare exchanges.?Ã¡ The exchanges are an online portal through which individuals can purchase individual health insurance policies from private insurers. Individuals may be eligible for federal subsidies for this insurance depending on household income. Small businesses can also purchase group coverage through the exchanges.?Ã¡ Information on how to access the exchanges can be found **here**.

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