



IMPACT ON LARGER EMPLOYERS - KEY PROVISIONS TIMELINE

Provision	Employer Size	Effective Date
Applicable large employers that do not offer coverage for all full-time employees, or offer inadequate coverage, are required to pay a penalty if any full-time employee is certified to the employer as having purchased health insurance through a state Exchange with respect to which a tax credit or cost-sharing reduction is allowed or paid to the employee. The number of employees is based on average employee count from prior calendar year.	<p style="text-align: center;">> 50</p>	<p style="text-align: center;">2014 onward</p>
Employers must automatically enroll employees into health insurance plans offered by the employer. Employers must provide employees with notice of automatic enrollment and give the employees the ability to opt out of coverage.	<p style="text-align: center;">> 200</p>	<p style="text-align: center;">Not yet established</p>
Effective in 2017 employers with more than 100 employees will be able to join state Exchanges, at the state's discretion.	<p style="text-align: center;">> 100</p>	<p style="text-align: center;">2017</p>