



**MARSH & McLENNAN
AGENCY**



Benefits. Delivered. Smarter.

NEW OFFERING FOR 2020 ACA STATE COMPLIANCE REPORTING!

STATES ARE TAKING THE ACA INTO THEIR OWN HANDS

Several states and the District of Columbia are taking steps to make sure the Individual Mandate under the Patient and Protection and Affordable Care Act (“ACA”) is here to stay. **California, New Jersey, Rhode Island, Vermont, Massachusetts**, and the **District of Columbia** have all adopted some version of this health insurance coverage requirement. This Individual Mandate does not just create requirements for individuals, it also creates new compliance obligations for employers as well.

What is the Individual Mandate?

The Individual Mandate generally requires individuals to purchase qualifying health coverage or pay a tax penalty, unless they qualify for an exemption. The Mandate forces people who might otherwise not buy health insurance to do so in order for health insurance to be more evenly spread amongst the pool of covered individuals, and not just the sick. Of course it also covers a healthy individual from an unexpected illness or injury. To avoid a health care tax penalty, the Individual Mandate requires individuals to submit proof of insurance with their tax filings.

Employers nationwide should expect this trend of states adopting their own Individual Mandates to continue.

MMA MarketLink has you covered... our enhanced ACA Services now include:

- Mandated State Reporting
- Starting tax reporting year 2019, mandated state-level ACA reporting includes District of Columbia and New Jersey
- Starting tax-reporting year 2020, mandated state-level ACA reporting includes California, Rhode Island and Vermont, in addition to what is already mandated for New Jersey and District of Columbia

For more information contact your local MMA representative.

It’s our business
to be there for you in the

**MOMENTS
THAT
MATTER.**

WE’RE HERE FOR YOU

Easing the Complexity of the ACA for Employers

Health care reform brings significant administrative complexity to employers. The implementation of various ACA provisions began in 2010, and continues to 2018, causing an unprecedented shift in requirements for employee tracking and administration—with an exponential increase in employer liability. MarketLink helps to ease this burden with the right tools, support and guidance to limit your liability, and help you stay compliant with changing regulations.

Backed by MMA’s deep benefits and compliance expertise, our integrated approach to benefits services saves you time while enabling employees to have easier access and enabling employees to have greater control over their benefits, all on one platform.

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