



## Broker Briefing

04/02/2013

### Check Group Size for Early Renewals (New Regulations)

Last week, Rocky Mountain Health Plans (RMHP) announced early renewal options for our small employers. This communication was to let you know that later in the year we will introduce our new ACA-compliant small group health plans and want to offer your clients an opportunity to maintain their existing small group plans and/or eligibility criteria until the 4th Quarter of 2014.

For more information on early renewals, please contact Group Management Team at 800-453-2981 Option 1 or view the [Early Renewal Broker Briefing](#).

We want to make you aware of **an important detail** to consider before taking the early renewal option. While changing the anniversary date can provide an extension of time before Health Care Reform mandates apply, this option could impact your employer group clients in 2014 if they are determined to be an “Applicable Large Employer”.

“Applicable Large Employers” are defined as employing 50 or more full-time employees including full-time equivalents. With full-time equivalents being added, this may affect employers who have historically been considered a “Small Employer.” [Determine group size and gain more information on employer responsibilities.](#)

If your clients will be considered an Applicable Large Employer, it is important to understand the federal regulations before choosing the early renewal option. We have trained staff to help.

There is [Transition Relief](#) available to Applicable Large Employers with plan years starting in months other than January that protect them from potential penalties until the first month of their plan year in 2014. This protection is available only **IF** the employer has not changed their plan year from what was in place as of December 27, 2012.

Electing an early renewal in 2013 will eliminate the Transition Relief protection for Applicable Large Employers and expose them to shared responsibility requirements on January 1, 2014.

For more information or clarification, contact the Group Management Team at 800-453-2981 Option 1.

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As always, if you have any questions, comments or need assistance, please call your Rocky Mountain Health Plans Executive.

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