

1-Year Delay for Small Employers

- Employer MUST CERTIFY (form not yet issued):
- Limited Workforce Size: Employed on average 50-99 FT EEs (including FTEs) in 2014
- No reduction in workforce or overall hours between Feb. 9, 2014 – Dec. 31, 2014
 - OK if reduction is due to “bona fide business reasons”
- Maintenance of previously offered health coverage: Continue and not materially reduce (through Dec. 31, 2015) health coverage offered on Feb. 9, 2014.
 - ER contribution is at least 95% of dollar amount for EE-only coverage, or at least same percentage.
 - If change of benefits, must provide at least minimum value
 - Not reduce or narrow class of employees (and dependents) eligible for coverage.