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## Medicare Part D Creditable Coverage

Medicare AEP is right around the corner and that means employer groups must begin preparing the Creditable or Non-Creditable Coverage Notices for their group health insurance plans

As a reminder, The Medicare Modernization Act (MMA) mandates that employer groups offering prescription drug coverage disclose to all

## Determining Full-Time Status in 2014

Recently HHS issued new guidelines on the determination of full-time status and the 90 day waiting period that will be allowed in 2014. A new status of employee has been created; the "variable hourly" employee. This is any employee who, at the time of hire, it is uncertain that this new employee will work at least 30 hours per week. Or, the period during which they will work 30+ hours will be limited (seasonal).

For the variable hourly employee, the measurement period that may be used to determine full-time status for purposes of benefits are an "initial measurement period" for new hires or a "standard measurement period" for ongoing employees. These time periods may range from 3 months to 12 months at the employer's discretion.

Following a measurement period comes a "stability period" the time that an employer is required to provide health insurance if a variable hourly employee did work 30+ hours during the preceding measurement period.

Finally, the last new term is an "administrative period". This is the additional period that, once a variable hourly employee is found to work the 30+ hours, an employer is permitted to apply before actually enrolling the employee.

For more information on how this new guidance will impact your plan, be sure to give us a call.

## Maximum Deductibles for Small Group in 2014

The Patient Protection and Affordable Care Act imposes maximum deductibles in the small group market. These

Medicare eligible individuals with prescription drug coverage under the plan whether such coverage is "creditable."

These notices are to be distributed at the beginning of Medicare AEP (October 15th) and open enrollment annually.

deductibles are \$2,000 for individuals and \$4,000 for families. This limit will require groups that currently offer higher deductible plans to decrease their deductibles.

The law does allow deductibles higher than \$2,000/\$4,000 if offset by employer contributed to a Health FSA. For example, if the employer funds \$1,000 into a health FSA, the deductible offered may be \$3,000.

The law does not allow for this same strategy utilizing an HRA or HSA.

As always, we hope you enjoyed this edition of our monthly newsletter. We thank you for the confidence you have placed in our firm and look forward to servicing all of your insurance needs.

Your friends at Stuckey Insurance

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