

New Fixed Indemnity Notice Instructions

The notice on the following page is required to be included on the first page of any marketing, application, or enrollment materials where a fixed indemnity plan is offered. If it is not, then the fixed indemnity plan would become subject to the Affordable Care Act. Its noncompliance with the ACA would result in substantial penalties.

The notice must be provided whether the marketing, application, or enrollment materials are sent on paper or electronically.

While carriers may include this as an attachment to their policies, that may not satisfy all the places where the notice must be included.

The notice must be in a 14-point font.

Note: the first line below is not part of the government-issued notice. However, given that enrollment materials frequently include information on multiple types of coverage, HUB has added that language. While we cannot guarantee that the government will accept that addition, we believe it furthers the government's overall goal of ensuring employees understand which coverage is subject to these new rules.

Instructions:

1. Delete this page with the instructions.
2. Insert the carrier name or names where indicated in the notice below.
3. Include the notice language in a 14-point font on the first page of any enrollment, marketing, or application materials related to the fixed indemnity coverage. If enrollment is online, ensure this is visible, perhaps via a pop-up window or some similar mechanism.

DISCLAIMER: Neither Hub International Limited nor any of its affiliated companies is a law or accounting firm, and therefore they cannot provide legal or tax advice. The information herein is provided for general information only and is not intended to constitute legal or tax advice as to an organization's or individual's specific circumstances. It is based on Hub International's understanding of the law as it exists on the date of this publication. Subsequent developments may result in this information becoming outdated or incorrect and Hub International does not have an obligation to update this information. You should consult an attorney, accountant, or other legal or tax professional regarding the application of the general information provided here to your organization's specific situation in light of your or your organization's particular needs.

This notice relates to the fixed indemnity coverage offered through **[INSERT CARRIER NAME(S)]**

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.