

(Insert first name) (Insert last name)  
(Insert home address)  
(Insert city, state zip)

Dear Employee:

Because of your average hours of service during the most recent measurement period, you are no longer considered a full-time employee under the Affordable Care Act (ACA). This means that you will no longer be eligible for group health coverage through beginning on (insert date).

Your current health insurance coverage is not affected and will end, as planned, on (insert date). At that time, you will not be able to re-enroll in a health plan.

For future periods of coverage, your full-time employee status will continue to be monitored during the measurement period in order to make a determination regarding health insurance eligibility.

While you can no longer receive health insurance through , the individual mandate portion of the ACA requires you to have health insurance or pay a penalty on your tax return, unless you qualify for an exemption. One option to consider for obtaining individual health insurance is through the Health Insurance Marketplace, located at [healthcare.gov](http://healthcare.gov).

If you have any questions regarding insurance coverage or eligibility, please feel free to contact me at (insert phone # or email address).

Sincerely,