



CLEAN TIMES

~ Textile Care Professionals ~

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Obamacare's Small Business Health Markets Delayed a Month

Small businesses won't be able to enroll in new online health insurance marketplaces until Nov. 1 in most U.S. states, the latest delay for the Obama administration's signature health-care law.

Small businesses won't be able to sign up their employees for coverage until November in 36 states where the federal government is running insurance exchanges, said Joanne Peters, a spokeswoman for the U.S. Department of Health and Human Services. Businesses can shop for coverage on the government's websites beginning Oct. 1, the original date the marketplaces were scheduled to open, the agency said in a statement.

[Read more...](#)

Reminder: Employees Were To Be Notified About Health Exchanges by October 1, 2013

By October 1, 2013, employers were required to provide written (mail or electronic) notices to all existing employees and new hires - regardless of benefit enrollment status or full- or part-time status - about health coverage options, including notification about federal and state health insurance marketplaces. To help you implement this, there are model notices available through the U.S. Department of Labor. You can use the DOL forms, or develop your own.

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Large Employer Mandate in Health Care Law Delayed to 2015

The Obama administration recently announced that it has delayed by one year the requirement in the new health care law that large employers (50 employees and over) offer health insurance - this requirement now becomes effective in 2015. [Click here](#) to see the statement announcing this from Mark Mazur, Assistant Secretary for Tax Policy at the Treasury Department.

Air Quality Authority Has More Money to Fund Pollution Control Devices

A reinvigorated Ohio Air Quality Development Authority (OAQDA) has brought the governor's Small Business Advisory Council up to speed on changes at the 43-year-old agency, whose budget more than doubled in HB59 (Amstutz) with a major expansion of its small business assistance program.

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Fewer Than 50 Staffers?

Your Four Main Obamacare Options



Small businesses with fewer than 50 full-time employees, or the equivalent, as defined by the U.S. [Affordable Care Act](#) may wonder what they should do to prepare for employee open enrollment on the new healthcare exchanges.

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Revise Withholding Schedules Now If You Haven't Already



The reduced state income tax rate of 8.5 percent took effect September 1.

According to Governor John Kasich, "The small employers particularly, across the state of Ohio, do not know in most cases that they can adjust their withholding tables and their employees can get a tax cut right away, and then that tax cut will be retroactive to the beginning of the year." "The point is, to the employers of the state of Ohio, adjust your withholding tables now."

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[Dry Cleaners Remain Vigilant](#) **More Ohio Tax Reform in the Works?**

After enacting legislation that cut state income taxes by ten percent and gave small businesses additional tax relief, state leaders appear to be *setting the stage for further reforms to Ohio's tax code* before next year's election. This will almost certainly include more reductions in personal income tax rates. However, in order to maintain balance, any such reductions must be paid for by changes (increases) to other business and/or individual taxes. To this end, the Senate and House have both created special, ad hoc tax reform committees to solicit ideas from the general public and the business community.

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BWC: A Billion Back - Update

The Bureau of Workers Compensation (BWC) has completed the mailing of approximately 180,000 rebate checks for Ohio employers. All rebate checks have been mailed to Ohio employers, with the exception of employers in a Group Retrospective Rating Program. Group Retrospective Rating employers will receive their rebate checks at their time of their Group Retro survey date.

In the upcoming months, you will hear additional information relating to modernizing the premium collection model that is used by the BWC. The modernization of premium collection, which was passed by Legislation, is another component of 'A Billion Back'. Legislation was passed authorizing BWC to move toward a prospective-payment system, from the current system where premium payments are made in arrears. This switch would also result in rate reductions of 2 percent for private employers and 4 percent for public employers. We will continue to update you as new information becomes available.