



## The Vita Viewpoint Important Information for Decision Makers

### HHS Releases Draft Application for Early Retiree Reinsurance Program

#### Overview

The Affordable Care Act included establishment of the Early Retiree Reinsurance Program. This is a temporary program with appropriated funds of \$5 billion dollars. The program provides partial reimbursement for participating employment-based health plans for early retirees and their dependents. An early retiree is a plan participant age 55 or older and not eligible for Medicare. This program is effective June 1, 2010, and ends no later than January 1, 2014.

#### The Details

Applications for this program must be submitted to HHS for approval. Although the official application has not yet been released, a draft of the application is available now so that employers can be ready to submit the application once it is available in final form.

- The application draft is available here: [Draft Application](#)
- A link to frequently asked questions is available here: [Frequently Asked Questions](#)
- A link to the application instructions is also available: [Application Instructions](#)

#### How Employers Will Be Impacted

Employers that sponsor an early retiree program should begin work on their application. Starting early will greatly reduce your turnaround time to submit once the official application is released. Applications will be taken on a first come first served basis, so employers should have everything ready once the final application is released.

***For questions or additional information, please contact  
Vita Benefits Group at (650) 968-8811.***