

# SHDR

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## Early Retiree Reinsurance Program

As you may know Healthcare Reform was passed March 21st of this year. One of the provisions was the Early Retiree Reinsurance Program available to those that provide retirees access to health insurance before they are eligible for Medicare, generally before age 65. The intent of this program is to incent employers to continue their current retiree healthcare program. This incentive is in the form of a cash reimbursement of a percentage of eligible medical expenses. The proceeds from the government subsidy cannot be applied to general revenues of the employer, they must be used to reduce or maintain the cost of providing health insurance. Effective June 21st (90 days from the date of enactment) employers can begin the application process for this program. A brief summary of the program can be found here.

[http://www.healthreform.gov/newsroom/early\\_retiree\\_reinsurance\\_program.html](http://www.healthreform.gov/newsroom/early_retiree_reinsurance_program.html)

If you are interested in participating in this program or have any questions, please let us know.



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