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**\$38K per Employee Penalty for ACA Non-Compliance: Obamacare Expert Explains How to Avoid ACA Penalties**

LOS ANGELES – September 30, 2014 – The Affordable Care Act’s (ACA) compliance deadline for large employers is Jan. 1, 2015. However, businesses must have their strategies in place before Nov. 15, 2014 to avoid incurring penalties that can cost up to \$38,000 per employee. “By waiting until Jan. 1, companies put themselves at risk for penalties that, in some cases, can add up to millions of dollars,” says Kaya Bromley, founder and CEO of [Your Obamacare Advisors](#), leading business strategist and ACA expert, attorney and author.

Bromley and FreedomCare Benefits, a state-of-the-art, ACA-compliant program, arrived at the \$38,000 per employee penalty total by adding two of the excise taxes that large employers can incur for ACA non-compliance:

“Penalty A,” a \$2,000 per year, per full-time employee tax for not providing a healthcare plan; and “Catch-All Penalty,” a \$100 per day, per full-time employee tax for various violations triggered by the design and administration of a health plan.

These penalties will likely pile up for a year or more before businesses learn that they are not in compliance.

Additionally, on Nov. 15 the federal government will be recruiting all Americans to apply for free or subsidized health insurance on the ACA exchanges. If a business’ employees apply for healthcare through these exchanges, a series of events can be triggered, some of which result in the employer being considered “non-compliant” by the IRS.

Bromley provides these tips on [how to avoid Obamacare penalties](#):

1. Put your plan in place before Nov. 15.
2. Implement a guaranteed, ACA-compliant strategy.
3. Document all good-faith efforts to comply with the law.
4. Get competent legal advice (and do not get it all from someone who is trying to sell you something).
5. Educate yourself on the basics of the law.

“We have known this was coming and have had years to prepare. Final regulations were released in February. Arguing with the IRS that you did not know about the law will fall upon deaf ears. Ignorance of the law is no defense, especially when many planned while others buried their heads in the sand,” says Bromley.

For more tips on how to avoid Obamacare penalties, download Bromley's free ACA guide, purchase her book, "The Employer's Guide to Obamacare", and watch videos at <http://yourobamacareadvisors.com/>.

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