



November 3, 2015

## ACA Automatic Enrollment Requirement Repealed

On November 2, 2015, President Obama [signed](#) the [Bipartisan Budget Act of 2015](#) into law, repealing the Affordable Care Act (ACA) automatic enrollment provision. Congress included the repeal as part of a larger budget bill that was quickly passed to avoid a government default.

The ACA automatic enrollment requirement would have required employers with more than 200 full-time employees to automatically enroll new full-time employees in one of their health benefit plans, with adequate notice, and an opportunity for employees to opt out. This provision never went into effect as the regulators never issued implementing rules.

**Implications for employers and plan sponsors:** This repeal is significant for employers and plan sponsors as repealing the ACA automatic enrollment provision removes a potential administrative burden. With the bi-partisan compromise on this change to the ACA, we remain hopeful that Congress can do the same on other aspects of the law that are unfavorable to employers and sponsors; things like the “30 hour rule,” the complex “reporting rules,” and the unpopular “Cadillac tax.” We are monitoring all of these developments closely and will share updates as they become available.

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