

## 2. Mandatory Regulations

There is legislation that group administrators are required to follow. The following information outlines the rules set out in the *Health Insurance Premiums Act and Regulations*. A copy of the Act and the relevant sections of the regulations are attached at the back of the handbook (Section 20) for your information.

*The Health Insurance Premiums Act and Regulations* state that all employers with five or more eligible employees (owners are included) must form employer groups.

Employers are responsible for:

- submitting full monthly Alberta Health Care Insurance Plan (AHCIP) premiums for all eligible employees by the due date indicated on the premium statement. (Premium rates for group coverage are not lower.) Penalties will be applied to unpaid premiums.  
**Note:** Employers are not responsible for submitting premiums for employees receiving full premium assistance. However, these employees must still be enrolled on your group plan.
- notifying Alberta Health and Wellness promptly of employee commencements and terminations.
- notifying Alberta Health and Wellness of all changes to employees' personal information (e.g. address, name, dependants, marital status).
- ensuring payroll records are maintained as they relate to AHCIP premiums.
- notifying employees of changes in their AHCIP coverage, new premium rates, etc.

**NOTE:** Employers are not required to pay any portion of their employees' premiums. However, employers may choose to pay part or all of their employees' premiums as a benefit to the employees. This is a matter between employers and their employees.

All employees are eligible for group coverage unless they fall into one or more of the excluded categories as listed on pages 5.1 to 5.3.

Any employer who fails or refuses to register his/her employees on a group plan is guilty of an offence and is subject to a fine. When directed by the Minister for the purpose of administration of the *Health Insurance Premiums Act*, any person authorized by the Minister, at any reasonable time is entitled to inspect any books, documents or records kept by or on behalf of an employer (agent), which relate to Alberta Health Care Insurance Plan coverage and premiums. Any person who is in charge of any place or record as mentioned above, shall permit and assist any person authorized by the Minister in the inspection or entry. Any person who prevents, hinders or obstructs or fails to permit or assist is guilty of an offence and subject to a fine.