



DOL Issues Updated Model CHIP Notice

July 31, 2025

Action Required:

- **Employers** and plan sponsors will need to use the information in the updated Model Notice when they next distribute this notice.
- Your Corporate **Synergies Account** Manager can assist you with this.

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The U.S. Department of Labor's Employee Benefits Security Administration (DOL) issued an updated Model Employer CHIP notice ("Model Notice") that will be considered current as of July 31, 2025.

As background, the DOL requires a notice to be sent out annually by plan sponsors that maintain plans in states with premium assistance subsidies under Medicaid or CHIP plans, with information about the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA). Plan sponsors have the choice of how they annually provide this notice—they can provide it on its own, or concurrent with notification of eligibility under the health plan, with open enrollment election processes or with the summary plan description (SPD).

What Should Employers and Plan Sponsors Do Next?

The CHIP notice is required to be distributed annually, so employers will need to use the information in the updated Model Notice when they next distribute the notice. For more information, as well as a copy of the Model Notice, visit the DOL's Employee Benefits Security Administration CHIPRA webpage.

↓ Full Explanation Follows ↓

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Who is Required to Provide the Notice?

Employers who sponsor group health plans that cover participants in states that provide premium assistance subsidies, even if the plan sponsor is not located in that state. Employers can create their own CHIP notices, or they can use or modify the Model Notice provided by the DOL.

Why is an Updated Notice Required?

The Model Notice is updated by the DOL from time-to-time to reflect any changes, including changes to the listing of states (or the contact info of such states) providing the subsidies that prompt the need for this required notice. The update to the Model Notice makes the information current as of July 31, 2025.

When is Compliance Required?

The CHIP notice is required to be distributed annually, so employers will need to use the information in the updated Model Notice when they next distribute the notice. For more information, as well as a copy of the Model Notice, visit the DOL's Employee Benefits Security Administration CHIPRA webpage.

> If you have any additional questions, please call your Corporate Synergies Account Manager or 866.CSG.1719.