Affordable Care Act (ACA) Update

Marketplace Notification Letters
- System generated letters, sent to personal mailing address in October 2013.
- System Office working on a process to identify and generate letters for new hires.
- Letters should be mailed within 14 days of hire. EPAs need to be processed timely.

Marketplaces
- A&M plan meets the essential coverage and affordability tests for most employees.
- For employees who do not receive full employer contribution (SGIP), our plan may not be considered affordable.
- Enrolling in the exchange is NOT considered a qualified status change so they would NOT be allowed to drop our coverage.
- Employer contribution (SGIP) does not apply towards any coverage under the marketplace.

Benefit Eligibility Determination
- Beginning 9/1/14, must provide benefits to those who work an average of 30 hours or more per week.
- One 3-hour class is equivalent to 20% effort.
- Employees with variable work hours will have a 12-month measurement period, beginning 9/1/13 to determine if employee is benefits eligible. System is developing reports to help track variable hours.
- VERY critical to understand that ALL positions and hours worked, even if they are in multiple pins, are used to determine benefit eligibility with respect to the 30-hour calculation.

Still Need to Be Answered
- How is the measurement period calculated for new hires?
- How does a break in employment impact the measurement/stabilization periods?
- How do we fund and process payment if a penalty is assessed?