

Affordable Care Act

FAQs



UNC CHARLOTTE

Office of Human Resources

Fall 2015

Affordable Care Act (ACA)

The spirit of this law is to provide more Americans with affordable health care.

The Affordable Care Act employer mandate went into effect January 1, 2015.



ACA Q1:

What does the mandate require?

Applicable Large Employers – ALE (having 50+ employees) must:

- Offer minimum essential coverage that is “affordable” and provides “minimum value” to their full-time employees (and their dependents);
- Meet certain reporting requirements.



ACA Q2: ***Who is eligible?***

FT permanent workers are eligible for the state health plan options (80/20, 70/30, Consumer Directed).

FT temporary workers, hired to work 30+ hours/week for 3 or more consecutive months, are eligible for the ACA Health Plan.



ACA Q2:

Who is eligible (continued)?

PT permanent workers, averaging 30+ hours per week during designated measurement periods may be eligible for certain benefits to be determined by the benefits office.

PT temporary workers, averaging 30+ hours per week during designated measurement periods, are eligible for the ACA Health Plan.



ACA Q3: What are the campus statistics ACA Health Plan participation?

Eligibility is reviewed on a monthly basis.

As of Fall 2015, the 'opt-in' rate has been 1.68%:

- Offered the plan: 417
- Enrollment: 2 active - (7 opted-in, 5 terminated through self-selection).



ACA Q4:

What if a Temp assignment changes within a given year?

If a position does not have consistent weekly hours of 30 or more, it may be subject to a 'look back' period of 12 months to determine if the position will be eligible for the ACA Health Plan.

This look-back benefits employees with assignment changes.



ACA Q4 (cont'd):

How does the “look back” work?

**All employees are measured annually during
The Standard Measurement Period:
October 3 (prior year) – October 2 (current year).**

**New hires/rehires from the prior year are
measured based on an individual look back
period of 12 months. If they have a 26-week
break in service, their look back period will
start over.**



ACA Eligibility Example

The University is the “employer.”

Units are the “hiring department.”

Department “A” hires a 20 hr/wk temp on March 1 for more than a three-month assignment. On March 11, Department “B” on campus hires this same person for 10 hrs/wk for more than a three-month assignment. This person is eligible for ACA health plan coverage.



ACA Q5: ***Are Seasonal Employees Eligible?***

**Seasonal employees are defined as
Individuals hired into a position for which
the customary annual employment is 6
months or less. Employment should begin
each year in approximately the same part
of the year (i.e. summery/winter).**

**These workers are measured to determine
eligibility for the ACA health plan.**



ACA Health Plan Eligibility by Hiring Category

Workers in the following categories could meet eligibility if determined to be full-time upon hire or averaging 30+ hours per week:

- Undergrads as Temps (non-work study), and Grads as Temps (non-GASP)
Cap: (20 hours per week - academic year,
30+ hours per week - summer, with exception form)
- Non-Student Temp Staff
- Non-Tenure Track Faculty / Part-time Faculty.



Part-time Faculty ACA Eligibility Calculated by Credit Hours Taught

Credit Hrs Taught	Hrs/Wk as Effort EQUIV	Associated FTE	% of FT	ACA Eligibility Status
1	3	0.075	7.5%	Not ACA Eligible
2	6	0.150	15%	Not ACA Eligible
3	9	0.225	22.5%	Not ACA Eligible
4	12	0.300	30%	Not ACA Eligible
5	15	0.375	37.5%	Not ACA Eligible
6	18	0.450	45%	Not ACA Eligible
7	21	0.525	52.5%	Not ACA Eligible
8	24	0.600	60%	Not ACA Eligible
9	27	0.675	67.5%	Not ACA Eligible
10	30	0.750	75%	ACA ELIGIBLE
11	33	0.825	82.5%	ACA ELIGIBLE
12	36	0.900	90%	ACA ELIGIBLE
13	39	0.975	97.5%	ACA ELIGIBLE
>13	40	1.000	100%	ACA ELIGIBLE

PT Faculty teaching 10 or more credit hours per semester are ACA eligible.

For questions related to PT Faculty please contact your college business manager or Academic Affairs' Office of Academic Budget and Personnel.



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Q6: Who pays the Employer Premium?

Employer premiums for the ACA health plan for temporary employees, part-time faculty or student workers whose wages are paid from the General Fund will be funded by the University's Central Budget benefits pool (not the hiring department's budget).

- This funding solution will be monitored and will be re-addressed should costs exceed current expectations and funding availability.

Employee premiums for employees whose wages are paid from non-General Fund sources must be funded from the same non-General source as the wages.



Affordable Care Act (ACA) Campus Contact

For eligibility determination or other
ACA questions, please contact:

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