

## ACA Qualification

### **1. Why has my employee qualified for Medical Benefits?**

The Federal Affordable Care Act (ACA) Employer Mandate requires that an employee who works more than 29 hours per week or 129 hours per month during a 12 month measurement period shall be offered medical benefits.

### **2. Which benefits are they offered?**

The ACA Employer Mandate requires employers to offer medical insurance. The County will not offer retirement, pension, 401k, dental, life insurance, voluntary benefits or merit rights.

### **3. Who pays for the County portion of medical benefits if the employee elects coverage?**

Your agency is responsible for the County portion of premium, and you report it the way you do for the rest of your employees. If the member elects the HDHP plan and qualifies for the Health Savings Account, your agency will contribute either \$600 or \$1,200 for the H S A contribution in addition to the County premium.

### **4. How long is the employee entitled to stay on the County's plan?**

The employee may be covered for up to 12 months. During those 12 months, the employee can stay on our medical plan until:

- They experience a qualifying event that allows them to drop coverage
- They leave the County (they are offered COBRA coverage)

Employees' hours will be measured annually and they may not qualify in the next year (for example, an employee who qualifies in 2015 may not qualify in 2016 if they work less than an average of 129 hours per month in the next 12 month measurement period.)

### **5. What's the process?**

Following the employees 12 month measurement period:

- First Month: The County Benefits Team will inform the Division Director and the Payroll Coordinator that an employee has qualified for medical benefits under ACA.
- Second Month: The Benefits Team will invite the member to a Medical Enrollment Meeting to explain coverage options.
- Third Month: If the employee elects to enroll in a medical plan, the Benefits Team will send enrollment information to vendors.
- Fourth Month: Member is covered the first day of the 4<sup>th</sup> month after they qualify.