ELIGIBILITY & MEASUREMENT PERIODS

Q: When the employer mandate goes into effect on January 1, 2015, how is eligibility for the ACA plan impacted?

A: Beginning January 1, 2015, new employees who will be expected to work 30 or more hours per week for 3 or more months, must be offered the ACA Health Plan.

Q: Will it be the department’s responsibility to track and inform employees of eligibility for ACA health coverage?

A: Human Resources will review on a monthly basis, and contact eligible employees directly.

Q: Will the ACA Health Plan be offered to student workers if they meet the requirements for eligibility based on hours worked?

A: Coverage must be offered UNLESS they are in the Federal Work-Study Program.

Q: What is the maximum number of hours undergraduate students can work?

A: Undergraduate students can work an average of 28 hours per week to include summer and jobs in multiple departments.

Q: What is the maximum number of hours graduate students can work?

A: Graduate students can work 20 hours per week to include summer and multiple departments.

Q: What is the process to request additional work hours per week for graduate students?

A: The department or office who would like to employ current graduate student employees may submit the ACA Exception Request Form found under faculty forms here: http://grs.uncg.edu/forms/

Q: Are volunteers eligible for the ACA Health Plan?

A: Only employees who receive W-2 forms are considered for eligibility.

EMPLOYMENT CONSIDERATIONS

Q: How will departments manage flat pay hires?

A: Departments will be required to determine and identify the maximum number of hours per week for flat pay hires. These hours will be reported in the hiring EPAF through association of a corresponding FTE. Refer to the ACA Resource Tools to view the established conversion tables.

Q: Who will be responsible for the employer’s portion of the health benefit?

A: The cost will be divided proportionally among all departments with active jobs for eligible employees. For the first 18 months, effective January 2015, departments will be reimbursed for premiums for those
employees who are paid from State funds. For employees who are paid from non-State funds, the cost will be charged against the departments’ respective accounts.

Q: When creating EPAF’s for undergraduate student internship assignments, is it necessary to identify a corresponding FTE?

A: Departments must identify hours worked per week with a corresponding FTE, if undergraduate student employees are required to complete employment based action in order to receive the internship payments through payroll.

ELIGIBILITY NOTIFICATION PROCESS

Q: Will departments receive notification when employees are notified of eligibility?

A: Human Resources is creating a directory of departmental contacts who will be notified of coverage offers.

Q: How will departments know when the employer portion of the health benefit will be charged (coming out of) to their budget (fund)?

A: Human Resources will notify departmental contacts when employees accept coverage.

COVERAGE & PREMIUMS

Q: Since employee premiums will not be payroll deducted, how are premiums collected?

A: Employees who enroll in this plan will receive a monthly premium bill from COBRA Guard, the Plan’s billing administrator. Members who do not pay their monthly premium bill in a timely manner will be terminated from this plan.

Q: What happens when employees do not pay their direct health premiums?

A: MedCost will return any payments made for employer’s premium portion to the university. These funds will be returned to the departments account fund, upon receipt.

Q: Where can I find information on the plan for non-permanent employees, such as rates and deductibles?

A: Here is a link to HDHP resources: [http://shpnc.org/HDHP.aspx](http://shpnc.org/HDHP.aspx)

Q: How do eligible employees enroll?

A: This is the online enrollment portal: [www.shphdhp.com](http://www.shphdhp.com)

Q: Once employees enroll, how long does coverage last?
A: If eligible employees accept coverage, it must last for at least 12 months (the stability period) regardless of hours worked, until termination. Following the 12-month stability period, employees will be evaluated for continuing eligibility based on the latest measurement period.

Q: Does coverage continue after enrolled employees separate from the university while in the Stability period?

A: Coverage ends upon termination, and COBRA will be offered.

Q: If employees are eligible for the ACA Health Plan, but decline coverage, can they get a tax subsidy when purchasing coverage through the Exchange/Marketplace?

A: Employees who have an offer of health coverage from an employer will not be eligible for a tax credit through the Marketplace and may wish to enroll in the employer’s health plan.

STUDENTS

Q: What happens if student employees have the University student health insurance, and become eligible for the ACA Health Plan?

A: Students may retain the Student Blue health insurance, but we are required to notify eligible student workers of eligibility and extend the coverage option. Eligible student employees must formally decline the ACA MedCost coverage.

Q: Does the Student Blue health plan satisfy the ACA requirements for the Employer Mandate?

A: No. The plan is not an “Employer” sponsored group insurance plan and does not meet the ACA requirement of the “Employer Mandate”.

REHIRED RETIREES

Q: How are rehired retirees impacted by the ACA Employer Mandate?

A: As of January 1, 2015, retirees (TSERS AND ORP) will risk losing “retiree” health insurance under the State Health Plan.

Rehired retirees who meet the eligibility requirements based on hours worked will be required to move to the ACA Health Plan, and will not have the option to stay on the State Health Plan retiree health plan.

Rehired retirees are not exempt from provisions of ACA, even though they may have coverage as a retiree.

Q: Does the Initial Measurement period apply to rehired retirees?
A: Determination for eligibility for rehired retirees is based on hours worked from January 1, 2015 and onward. Retirees are not be evaluated during the initial measurement period.