

Implementing Affordable Care Act (ACA)

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SFSU HR Liaison Meeting
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What is ACA?

- The Patient Protection and Affordable Care Act (PPACA or Health Care Reform), HR 3590,
- Signed by President Obama on March 23, 2010
- Provision includes:
 - Employer Shared Responsibility and Penalties
 - Employee Individual Mandate

Employer Shared Responsibility

- Notify all employees about the availability of buying health(medical)insurance through an insurance exchange – Covered California
- Offer health coverage to 70% or more full-time employees as of January 1, 2015.
- CSU will offer health benefits or flex cash to eligible employees and qualified dependents.

SFSU ACA Responsibility

- Maintain and record employees' hours during what is referred to as the **“measurement”** (or **“look-back”**) **period – 12 months**

TRACK

- Offer health (medical) coverage to eligible employees during the **administration period – 30 days**

OFFER

- Enroll/Provide health (medical) coverage during what is called the **“stabilization”** or **“stability” period – 12 months**

ENROLL

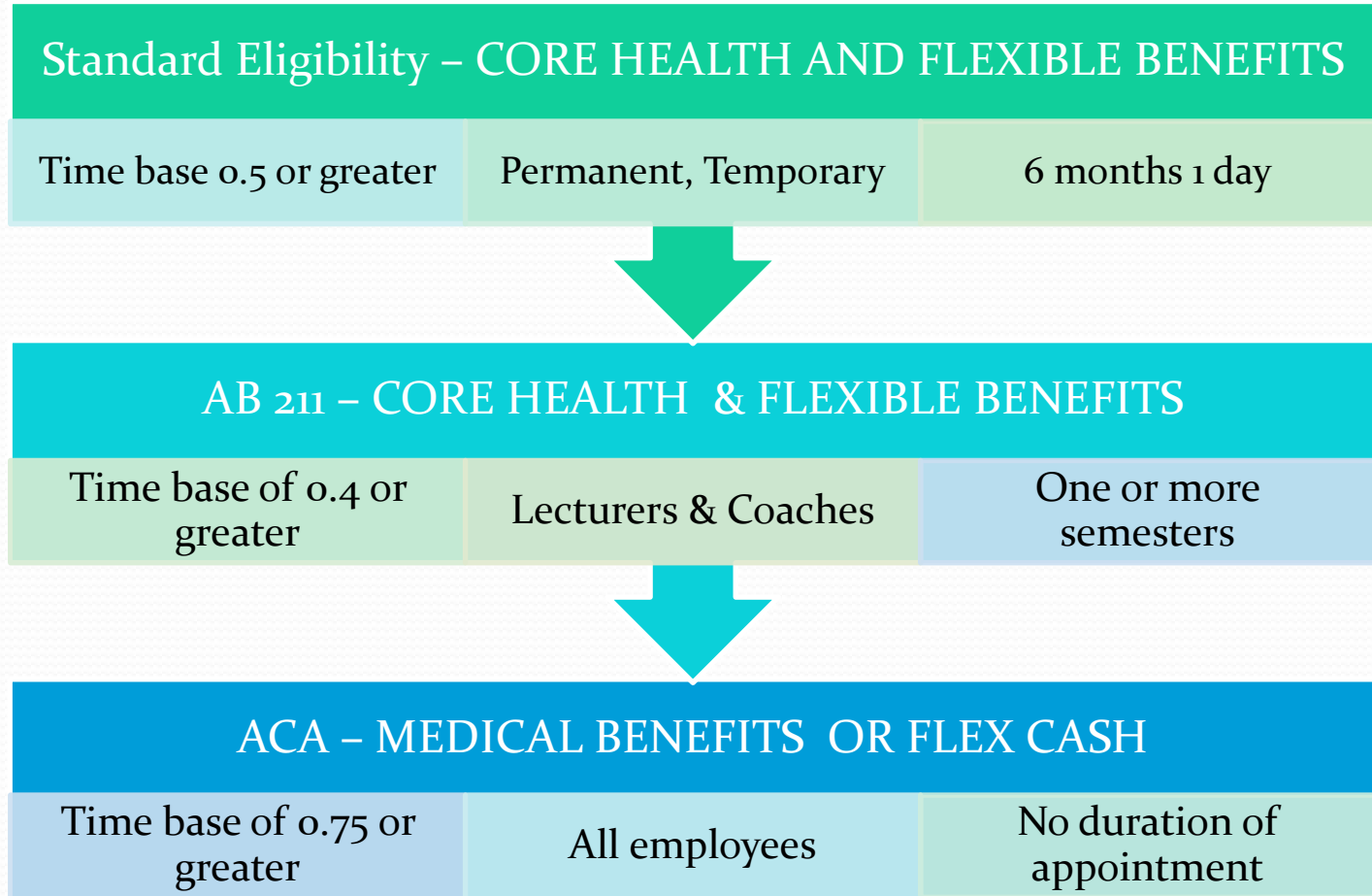
SFSU ACA ELIGIBILITY

New
definition of
full-time
employee

Average of 130
hours per month
based on an
annual review of
computed time
base or reported
hours during a
12-month
measurement
period

Appointment
with 0.75 time
base or higher
regardless of
duration of
appointment or
**initially hired
to work at least
130 hours per
month**

CSU BENEFITS ELIGIBILITY MATRIX



ACA Benefit for eligible employees

ACA eligible employees have the following benefit options:

- Health benefits coverage only for employee and their eligible dependents:
 - 3 PPO PLANS
 - 7 HMO PLANS
- Flex Cash benefit (\$128.00) in lieu of health benefits **only** if existing coverage is a group plan

ACA - NEWLY ELIGIBLE EMPLOYEES

The following CSU employee groups may become eligible under ACA:

- Hourly/Intermittent
- Temporary /Emergency Hire with a time base of 0.75+, working 6 months or less
- Special Consultants - 4660(Immediate Pay)
- Instructional Faculty, Special Programs, Student Assistants – 1870 & 1874, Summer Extension (Immediate Pay)

ACA INELIGIBLE EMPLOYEES

- The following employee groups will be excluded from ACA eligibility for health care coverage:
- 1151 – Instr. Student Asst On-Campus Work Study (WS)
- 1153 – Instr. Student Asst Off-Campus WS
- 1871 – Student Trainee On-Campus WS
- 1872 - Student Trainee Off-Campus WS
- 1875 – Bridge Student Trainee On-Campus WS
- 1876 - Bridge Student Trainee On-Campus WS
- 2326 – Graduate Assistant On Campus WS
- 2681 – Academic Support Student EM I – On-Campus WS

HR LIAISON GUIDE



ACA Benefits Costs

- ACA eligibility expenses impact SFSU budget
- Health benefits monthly/annual premium*:
 - Employee Only = \$718.93 /\$8,627.16
 - Employee + 1 = \$1,437.86/\$17,254.32
 - Family coverage = \$1,869.22/\$22,430.64
- Wages + Health Premium = Cost of ACA eligible employee (30 hours +/-week)
- *Premium is based on PERSCARE rates for 2015



ACA Eligible Appointment process

1

- Upon hire, Dept. creates a new hire ETRAC
- Talent Management Compensation Solution (TMCS) loads the ETRAC

2

- TMCS or Dept./College notifies Benefits Unit of ACA eligible appointment
- TMCS provides ETRAC PPT to Payroll Unit

3

- Payroll validates time-base & eligibility for ACA, then processes corresponding transaction for health premium deduction
- Benefits Unit processes enrollment documentation

ACA - Who does what, when & how?

DEPARTMENT HR LIAISON REACHES OUT TO TMCS FOR GUIDANCE PRIOR TO HIRING

UPON HIRE, DEPT. OR TMCS PROVIDES ACA NOTICE TO NEW EMPLOYEE

DEPT OR TMCS NOTIFIES BENEFITS UNIT OF NEW HIRE.
DEPT APPROVES & TRACKS EMPLOYEE HOURS

BENEFITS UNIT DETERMINES ACA ELIGIBILITY

BENEFITS UNIT OFFERS BENEFITS TO EMPLOYEE AND MONITOR VARIABLE EMPLOYEE HOURS FOR FUTURE ELIGIBILITY

DEPARTMENT NOTIFIES BENEFITS UNIT OR TMCS OF SEPARATIONS OR CHANGES

ACA Eligibility by time-base

0.75+ time base; 30
+ hrs./week
130 hrs./month

- Provide ACA notice
- Offer benefits upon hire
- Health coverage or Flex Cash

Part-time Faculty -
<0.4 time base; Staff
- <0.5 time base

- Provide ACA Notice
- Track hours for 12 month period from hire date
- Offer benefits if average hours over 12 month period is greater or equal to 130hrs.

Variable,
Intermittent time
base

- Provide ACA Notice
- Track hours for 12 month period from hire date
- Offer benefits if average hours over 12 month period is greater or equal to 130hrs.

ACA Health Benefits Provisions

Upon Eligibility – Immediate or look-back

- Enrollment forms must be submitted to Benefits Unit within 30-60 days from date of hire
- Benefits will be effective on 1st of the month following the date forms are received
- Employee should receive health ID card(s) via mail with 10 business days from date of enrollment.

Upon separation or time base reduction

- Benefits unit will process termination of health coverage immediately upon notification from Department
- Health benefits will cease on the last day of the following month after the date of separation.
- Benefits Unit will mail COBRA notice to employee

HR ACA Responsibilities

TMCS will provide guidance regarding hiring needs as it relates to ACA eligibility

Payroll Unit will process appointments

Benefits Unit will offer benefits to eligible employees

Benefits Unit will monitor hours for employees that were not immediately eligible

Benefits Unit will process enrollments and termination of benefit coverage and offer COBRA as necessary.

HR Liaison ACA Responsibilities

- Be knowledgeable of ACA basics and eligibility rules
- Seek guidance from TMCS on hiring needs
- Must track and approve hours for variable/hourly employees
- Immediately notify HR of all new hires
- Immediately notify HR of change(s) in time base or separation of employment

ACA Enrollment Forms & Benefits

Contacts

- Forms can be accessed online via the HR website - <http://hr.sfsu.edu/content/affordable-care-act-aca>
- Contact the Benefits Unit if you have any questions about the ACA forms:
 - Footprints ticket - <http://hr.sfsu.edu/content/sensitive-confidential-inquiry>
 - Email - hrwww@sfsu.edu
- Benefits team members:
 - Carol Crociani – carolcro@sfsu.edu
 - Lizbeth Ortiz – liortiz@sfsu.edu
 - Nikki Onipede – nonipede@sfsu.edu
 - Wanda Humphrey – maxine@sfsu.edu

Questions & Comments

