

MISSOURI SOUTHERN STATE UNIVERSITY POLICY

Policy #:		Effective:	July 2012	Category:	All University Employee Policies
Name:	PATIENT PROTECTION AND AFFORDABLE CARE ACT (ACA)				

1.0 PURPOSE

The purpose of the policy is to provide guidance to University employees regarding the policy below in order to comply with the standards set forth by the University. This policy is necessary in order to maintain an effective and compliant workforce that meets the University mission.

2.0 SCOPE

University Employee Policy

3.0 POLICY

The Patient Protection and Affordable Care Act (ACA) is a multi-faceted federal law that governs aspects of health insurance for U.S. citizens. Individual parts of the multi-phased rollout for the Employer Mandate of the Act went into effect beginning on January 1, 2015. Beginning January 1, 2016 the Act will go into full effect. The act requires large employers to provide affordable group health insurance to employees (any person provided a W2) who work 30 hours or more per week. The following will go into effect in response to the Employer Mandate, with full implementation beginning January 1, 2016. It is the University's intention to comply with ACA by providing required access to group health insurance while not extending undue financial burden upon the University or requiring unnecessary actions by employees.

The Employer Mandate requires large employers (50 or more employees) to provide affordable group health insurance to employees who work 30 hours or more per week. This coverage must meet certain minimal coverage standards. The University health insurance plan currently meets the required minimum value standard. An employee is defined as any person who is provided a W2 and does not include independent contractors receiving a 1099 or university volunteers. Eligibility for benefits at MSSU, including health insurance, is currently based upon classification (faculty/staff, adjunct faculty/staff, etc.) and FTE (Full Time Equivalent). MSSU defines this as continuous, regular employment of 0.75 FTE or above. When an employee meets these criteria, he/she is provided access to applicable group benefits plans. For faculty and staff as well as student employees, 1.0 FTE is equivalent to a minimum of 40 hours per week. Lesser FTE amounts should be pro-rated based upon this equivalency. For example, if a student is anticipated to work 20 hours per week (as allowed under MSSU policy), his/her FTE would be listed at 0.50 FTE. Number of weekly hours worked divided by 40 equals FTE. Full-time employees' health care coverage will not be impacted by the ACA. Part-time employees should contact the Office of Human Resources to determine any impact the ACA might have on healthcare coverage.

Part-time employees should contact the Office of Human Resources to determine any impact the ACA might have on healthcare coverage. For adjunct faculty, clarification has been provided by the Department of Labor and Internal Revenue Service to indicate how hours of work should be counted.

MSSU will comply with the ACA Employer Mandate by providing eligible employees access to University group health insurance. These employees will **not** be provided retirement contributions, life insurance or access to other voluntary programs unless the position classification changes and provides eligibility for such programs.

CURP, a state sponsored retirement plan, would be offered to qualifying employees in cases where the employee is routinely and consistently working at or above .75 FTE and meets the minimum hour's requirements.

Under ACA, employers may consider employees who were rehired as new employees if the employee meets the following criteria:

Employees who have a break in service of 26 consecutive weeks or at least four weeks long (but less than 26 weeks AND was longer than the previous period of employment)

*ADDITIONAL INFORMATION REGARDING PROCEDURES RELATED TO THE ACA ARE LOCATED ON THE HUMAN RESOURCES SHAREPOINT PAGE. QUESTIONS RELATING TO THE ACA SHOULD BE DIRECTED TO THE OFFICE OF HUMAN RESOURCES.

4.0 HISTORY

This policy may be revised, edited, changed or removed at any time with or without notice to applicable individuals.

5.0 RELATED DOCUMENTS