

Elkton-Pigeon-Bay Port Laker Schools

Affordable Care Act Procedures

TABLE OF CONTENTS

1. AFFORDABLE CARE ACT REGULATIONS
2. FULL TIME EMPLOYEE IDENTIFICATION
3. MEASUREMENT STRATEGY
4. ANNUAL REPORTING
5. DEPENDENT COVERAGE
6. SUMMARY OF BENEFITS

1. AFFORDABLE CARE ACT REGULATIONS

Elkton-Pigeon-Bay Port Laker Schools uses the *Patient Protection and Affordable Care Act (PPACA) 2010 HR3590 or Affordable Care Act (ACA)* for short as its mandatory guide to ensure the District stays in compliance. The law is very complex. In order to ensure the applicable staff at Elkton-Pigeon-Bay Port Laker Schools stay educated on the topic, they have the ability to attend training sessions offered through a health insurance administrator SET SEG, our health insurance administrator Haley, Ward, and Associates, as well as attend training sessions offered through Michigan School Business Official's (MSBO) in which they are a member of.

2. FULL TIME EMPLOYEE IDENTIFICATION

The regulations define full-time employees at schools as those working an average of at least 30 hours per week during the academic year. Schools must calculate an employee's average hours, excluding employment break periods of at least four consecutive weeks, such as summer break.

For 2015, employers with 100 or more full-time or full-time equivalent employees must offer health care coverage to at least 70% of their full-time employees. In 2016, employers with 50 or more full-time equivalents employees must offer coverage to at least 95% of their full-time employees. Employers must consider employees not currently receiving health care coverage. If those employees average 30 hours per week, employers will need to offer health coverage or risk monetary penalties. Employers are not obligated to offer coverage to employees working less than 30 hours per week on average.

- Union Professional Staff – all union professional staff working at least half time or more are offered insurance per the union contract. Part-time staff pay a pro-rated portion of the insurance premiums.
- Union/Non Union Support Staff – all union/non-union support staff working an average of 30 hours per week or more are offered insurance per the union contract or employee handbook.
- Administration – all administration that fill regular positions for Elkton-Pigeon-Bay Port Laker Schools are offered insurance. Any position that is under the 30 hours per week average may or may not be offered insurance.
- Other – this category represents temporary positions under the 30 hours per week average. This includes temporary positions such as student workers, board members, substitutes (any position), etc. These part-time temporary positions are not offered insurance.

3. MEASUREMENT STRATEGY

Elkton-Pigeon-Bay Port Laker Schools will use the following:

- Standard Stability Period – December 1 – May 31, June 1 – November 30
- Administrative Period : November 16 – November 30, May 16 – May 31
- Standard Measurement Period : May 16 – November 15, November 16 – May 15

4. ANNUAL REPORTING

Elkton-Pigeon-Bay Port Laker Schools will complete the required annual ACA reporting by utilizing the Skyward system and contracting with the third party vendor BASIC that will hold the data necessary to complete the reports. Currently the required reports include:

- 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns
- 1095-C, Employer-Provided Health Insurance Offer and Coverage

5. DEPENDENT COVERAGE

Elkton-Pigeon-Bay Port Laker Schools will cover dependents until December 31 of the year they turn 26.

6. SUMMARY OF BENEFITS

Elkton-Pigeon-Bay Port Laker Schools will provide the summary of benefits to all eligible staff. This document will be easily accessible on the school district website.

Updated 5-25-16