

eBenefits Alert - ACA Update: Changes to the Employer Mandate

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We know from the headlines on Monday that there have been changes to the employer mandate, and the pundits will tell us what this means politically for the Administration and for the midterm elections. That's all interesting, but you need to know whether this matters for your organization. Here's the quick and easy guide. More to follow in future updates...

If you have between 50 and 99 Full-Time Employees:

- You get a one-year delay in the employer mandate, until January 1, 2016.
- **CAVEAT:** You have to certify that you did not lay off employees to go below the 100 employee threshold and that you did not reduce any coverage you were already offering.
- You will still be required to report coverage of your employees for 2015. Final regulations are coming soon and are expected to streamline the reporting.
- Remember that unless Congress acts to change the definition of "full time," it still means 30 hours a week or more.

If you have 100 or more Full-Time Employees:

- Employer mandate is still effective for you on January 1, 2015.
- However, you will be in compliance if you offer coverage to at least 70% of your full-time employees in 2015. In 2016 and after, you must offer coverage to at least 95% of your full-time employees.
- Unless Congress acts to change the definition of "full time," it still means 30 hours a week or more.
- You will be required to report coverage of your employees beginning with the 2015 cycle. Final regulations are expected to streamline the reporting obligation.

If you have fewer than 50 Full-Time Employees:

- No changes. You're still not subject to the mandate.

This article is provided for general informational purposes only and should not be construed as legal advice or legal opinion on any specific facts or circumstances. You are urged to consult a lawyer concerning any specific legal questions you may have.