


Affordable Care Act

Human Resources

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Affordable Care Act in 2014

- As part of the Affordable Care Act, effective 1/1/2014, employers must provide employees with information on the requirement to have health insurance for yourself and your dependents.
 - All Americans will be required to purchase some form of health insurance. Otherwise a fee will be levied against them, excluding low-income individuals.
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Health Insurance Marketplace

- As an employer, STC offers health coverage, therefore, employees with health insurance through our Group Benefits are in compliance with the Affordable Care Act
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Frequently Asked Questions

- Q. Are my dependents required to have coverage under the ACA?
 - *Yes, the ACA requires everyone, including children, to have coverage or pay a federal tax, unless they qualify for an exemption.*
 - Q. Is my employer required to offer my dependents coverage?
 - *No. The ACA does not require employers to offer dependent coverage, and you are not required to buy dependent coverage through your employer. (Our plan carries spouse/children coverage and the opening of the exchange will not result as a QLE).*
 - Q. Can I buy insurance for my dependents thorough the Marketplace, if I find a less expensive or better option there?
 - *The state currently pays a portion of the dependent's premiums (50%) for benefit eligible employees. If you decline GBP dependent coverage and purchase a policy through the Marketplace, you may be paying the full price of the Marketplace coverage.*
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ERS/UHC Health Insurance Complies with ACA Mandates

- Removes limitation on benefits due to pre-existing conditions
 - *ERS complies with ACA mandates and does not have a pre-existing clause*



Affordable Care Act Mandates

- **Insurance companies could remove children at age 19, now coverage is available up to age 26 regardless if they're married, not living with you, nor financially dependent on you or attending school**
 - *Employees are able to insure their dependents up to age 26 (if unmarried dependent reaches 26 years of age the plan will continue as long as the child is mentally/physically incapacitated to such extent that he/she is dependent upon employees care or support)*
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Affordable Care Act Mandates

- ❑ Insurance companies can no longer cancel your coverage just because you made an honest mistake on your application
- ❑ *No insurance is cancelled unless employees are on a Leave of Absence status and they do not remit payment directly to ERS.*



Affordable Care Act Mandates

- Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage.
 - *ERS offers a Health Select Customer Care Team- United Health Care 866-336-9371 for any questions about claims, benefits, disease management, weight loss, tobacco cessation tools and more.*
 - *ERS offers the www.myuhc.com website to review pending/paid claims*
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Affordable Care Act Mandates

- The Affordable Care Act prohibits health plans from putting a lifetime dollar limit on most benefits you receive. The law also restricts and phases out the annual dollar limits a health plan can place on most of your benefits — and does away with these limits entirely in 2014.
- *ERS does not have a dollar limit on the medical insurance plan for Network, Non-Network or Out-of-Area plans.*



Affordable Care Act Mandates

- Preventive services must be covered without you having to pay a copayment or co-insurance or meet your deductible
- *ERS offers Preventive Care and Woman's Health Services which are paid at 100%*



Affordable Care Act Mandates

- The Affordable Care Act helps preserve your choice of doctors by guaranteeing that you can choose the primary care doctor or pediatrician you want from your health plan's provider network. It guarantees that you can see an OB-GYN doctor without needing a referral from another doctor. The law also ensures that you can seek emergency care at a hospital outside your plan's network without prior approval from your health plan.
 - *Ability to choose the primary care doctor or pediatrician you want . Your OB-GYN doctor can be seen without needing a referral from your PCP.*
 - *Offers Nutritional Counseling Services and Health Coaching Programs*
 - *Offer support for Chronic Conditions such as Diabetes, Asthma*
 - *24/7 myNurse Line – talk to a registered nurse day/night about health concerns at no cost 877-731-8306*
 - *Healthy Pregnancy- ask questions related to your pregnancy 800-411-7984*
 - *Offers Bariatric Surgery and more*
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Adjunct Faculty

- As required by the federal Affordable Care Act, effective September 1, 2013, all state and higher education employees working at least 30 hours a week in a benefits-eligible position will be considered full-time employees for health insurance coverage.
- Please note that under the Affordable Care Act, hours will be calculated as governed by the IRS under Section 4980H:

“One (but not the only) method that is reasonable for this purpose would credit an adjunct faculty member of an institution of higher education with (a) 2 1/4 hours of service (representing a combination of teaching or classroom time and time performing related tasks such as class preparation and grading of examinations or papers) per week for each hour of teaching or classroom time (in other words, in addition to crediting an hour of service for each hour teaching in the classroom, this method would credit an additional 1 1/4 hours for activities such as class preparation and grading) and, separately, (b) an hour of service per week for each additional hour outside of the classroom the faculty member spends performing duties he or she is required to perform (such as required office hours or required attendance at faculty meetings).”



Adjunct Faculty Cont..

□ **Eligibility rules for Adjunct Faculty effective 09/01/2014**

Beginning September 1, 2014, some Adjunct Faculty who were not previously eligible under State of Texas rules may now be newly eligible to participate in the Texas Employees Group Benefits Program (GBP). Effective September 1, 2014, Adjunct Faculty may be eligible for GBP coverage if they:

- Receive compensation for services rendered to the institution,
- Taught at the same institution for the preceding academic year, and
- Taught at least one course in the regular fall and spring semester.
- Eligible Adjunct Faculty Members will be responsible for 100% of the premium cost for GBP.

□ **Part-Time Benefits for Adjunct Faculty effective 09/01/2014**

- Adjunct Faculty teaching 20 or more hours per week for more than 4.5 months will be eligible for Part Time Benefits.

□ **Full-Time Benefits for Adjunct Faculty Effective 09/01/2014**

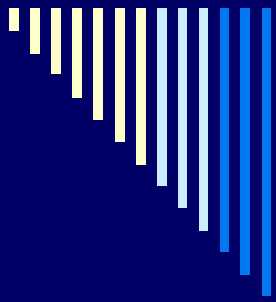
- Adjunct Faculty teaching 30 or more hours per week for more than 4.5 months will be eligible for Full Time Benefits.

□ **Please note rules are subject to change without notice.**



ERS Funding

- **ERS Benefits Analyst from the Benefit Coordinators Contact Line indicated lack of funding is not anticipated in the near future. Information is not available to members/benefit coordinators unless an upcoming situation arises.**
 - ERS administers insurance benefits that are defined in current law and regulations that are subject to change based on available State funding. The Texas Legislature determines the level of funding for such benefits. The Texas Legislature meets in regular session in January of each odd-numbered year.
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Questions

