

What does the Affordable Care Act mean for your department? ^[1]

August 27, 2015 by [Employee and Information Services](#) ^[2]

Thanks to the Affordable Care Act, many part-time CU employees now qualify for medical benefits. This also means departments may see financial impacts to their budgets. If you manage temporary, hourly, part-time and/or student employees – or are thinking about hiring some – keep reading to determine when and how your employees may become eligible for CU Health Plans.

Who qualifies?

Hourly employees who work on average 30 hours per week and student employees who work more than 25 hours per week qualify for medical benefits under ACA. Monthly employees and student faculty who work in an appointment or the sum of their appointments equal 75 percent or greater time qualify for medical benefits under the ACA. If an employee has two or more jobs in two or more different departments, (e.g. working at the rec center and in a research lab), all appointments and hours are totaled to determine eligibility. Managers should monitor employees' schedules carefully to avoid unexpected budget impacts. To learn more about how the Benefits team determines eligibility, [take a look at ACA section of the Benefits website](#) ^[3].

How do temporary, part-time or student employees know if they're eligible?

Employee Services routinely runs reports to see who may become eligible for enrollment. Employees who qualify receive an email and physical letter in the mail notifying them of their eligibility and enrollment instructions. HR representatives also receive an email with the names of qualifying employees in their department.

How do qualifying employees enroll?

If employees qualify for medical benefits and wish to enroll in a CU Health Plan, they can sign up through CU's [employee portal](#) ^[4]. These employees can add children and spouses to their CU health plans; however, additional coverage such as dental and vision will not be offered per ACA rules. In other words, they can sign up for medical coverage only. If the employee is paid on a bi-weekly schedule, they pay half their premium with their first check of the month and the second half on their second check of the month.

What happens if employees don't take any action once they become eligible?

Under the ACA, individuals are required to maintain *minimum essential* health insurance

coverage or they potentially may have to pay a penalty to the IRS for noncompliance. As an employer, CU is required to offer coverage to employees who qualify under the ACA rules. If qualifying employees don't take any action to enroll or waive their coverage, they'll be automatically enrolled in the CU Health Plan – Extended. This means qualifying employees will see a premium deduction taken from their paycheck whether they want coverage or not.

If employees wish to waive health coverage, they should immediately contact the Benefits team.

Questions?

Call 303-860-4200, option 3; toll-free 855-216-7740, option 3; or send an email to benefits@cu.edu [5].

ACA [6]

Display Title:

What does the Affordable Care Act mean for your department?

Send email when Published:

Yes

Source URL: <https://www.cu.edu/blog/hcm-community/what-does-affordable-care-act-mean-your-department>

Links

[1] <https://www.cu.edu/blog/hcm-community/what-does-affordable-care-act-mean-your-department>

[2] <https://www.cu.edu/blog/hcm-community/author/23>

[3] <https://www.cu.edu/employee-services/patient-protection-affordable-care-act-aca>

[4] <http://my.cu.edu>

[5] <mailto:benefits@cu.edu>

[6] <https://www.cu.edu/blog/hcm-community/tag/aca>