

Healthcare Reform and Your Benefits

FAQs: Determining Your Eligibility for Health Benefits.

Eligibility for our health benefits is determined through the use of measurement and stability periods. We have provided these FAQs to you for the purposes of explaining what measurement and stability periods are, and how we will use them to determine your eligibility for health benefits. Should you have any questions after reading through these FAQs, please contact Brandy Babineaux at 337-898-5844 or at brandy.babineaux@vpsb.net

What is the Individual Mandate?

The individual shared responsibility provision of the Patient Protection and Affordable Care Act (sometimes called "PPACA" or "the ACA" or "the Affordable Care Act") requires you and each member of your family to have qualifying health insurance (called "minimum essential coverage"), qualify for an exemption, or make a shared responsibility payment when filing a federal income tax return.

Is my employer-sponsored coverage considered to be "minimum essential coverage" for purposes of the Individual Mandate?

Yes. Coverage offered through **our** organization meets the requirements for minimum essential coverage under the Individual Mandate. For information about additional types of coverage that qualify, please see the IRS' [minimum essential coverage chart](http://IRS.gov/aca) on IRS.gov/aca.

How do I know if I'm eligible for coverage under our health plan?

You can qualify for coverage if you are credited with enough "hours of service" to qualify you as a full-time substitute during a period of time called a "measurement period."

Under our plan, a substitute who works 1059 or more hours **per** year is considered to be full-time and eligible for health benefits. Check with Human Resources if you are not certain whether you may be eligible for health benefits.

Who is a "full-time" substitute?

You are a full-time substitute if you are credited with at least 1059 "hours of service" per year. If you are a substitute, we will determine the average number of hours of service per month that you earn during an 12-month period. If you work on average at least 1059 hours per year during the measurement period, you will be a full-time substitute for purposes of our health benefits beginning with the next stability period.

For example, if you are a substitute, using a 12-month measurement period, we would count the number of hours worked in those 12 months. If your hours of service per year averages 1059 or more, you would be a full-time employee for purposes of health benefits during the following stability period.

If I am paid on an hourly basis, what hours count when determining if I am a full-time substitute?

If you are paid on an hourly basis, your "hours of service" include only the hours for which you are paid to work.

If I am not paid on an hourly basis, what hours count when determining if I am a full-time substitute?

If you are paid on a non-hourly basis, we will calculate your "hours of service" in the same manner that we calculate hours of services for hourly employees (i.e., counting your actual hours of service).

What is a measurement period?

A measurement period is a period of time during which we will "look back" to see how many hours of service per week substitutes were credited on average. We will use that average to determine the eligibility or continued eligibility for health benefits for those employees.

What is a stability period?

A stability period is a period of time during which you will either be considered to be a full-time or non-fulltime substitute for purposes of your eligibility for health benefits. If you are determined to be full-time substitute during the immediately prior measurement period, you will be considered a full-time substitute eligible for health benefits for the immediately subsequent stability period. However, if you were determined not to be full-time during the immediately prior measurement period, then you will be considered a non-full-time substitute who is not eligible for health benefits for the immediately subsequent stability period, unless you have a change in employment status that causes you to become eligible for health benefits.

For example, if you were determined to work on average 1059 hours per year during our standard measurement period from November 1, 2014 through October 31, 2015, then you would be considered to be a full-time substitute from January 1, 2016 through December 31, 2016 for purposes of health benefits. This means that during the stability period, you are eligible for health benefits so long as you pay your premiums and continue your employment with us. If, however, you were determined not to be a full-time substitute during our standard measurement period from November 1, 2014 through October 31, 2015 then you would **not** be considered to be a full-time substitute from January 1, 2016 through December 31, 2016 for purposes of health benefits. This means that you would not be eligible for health benefits coverage unless you have a change in employment status that would make you become eligible for health benefits coverage.

What is an administrative period?

An administrative period is a period of time between the measurement period and the stability period, during which we will determine which substitutes are eligible for coverage, as well as notify and enroll those employees. For ongoing employees, an "administrative period" occurs after the measurement period ends and before the associated stability period begins. This administrative period will not reduce or lengthen your measurement period or stability period, and it will not be longer than 90 days. It will overlap with the prior stability period; so that, during the administrative period, you will still be offered health benefits coverage until the new stability period begins, if you are considered to be a full-time substitutes.

If I'm a newly hired substitute, how do the initial measurement, administrative, and initial stability periods work?

If you are a newly hired substitute and your hours of service will be determined based upon a measurement period, we will track your hours of service beginning with date of hire. This period is called an "initial measurement period." If you average 1059 hours or more per year during your initial measurement period, then you will be classified as a "full-time" substitute for purposes of health benefits coverage during the following stability period. For example, if you are hired on May 5, 2015 and you are credited with an average of 1059 or more hours of service per year between May 1, 2015 – April 30, 2016, you will qualify as a full-time substitute for purposes of health benefits coverage for the period beginning June 1, 2016. You may then elect coverage effective June 1, 2016 by timely completing the correct enrollment process. Moreover, if you are eligible for health benefits, you will be notified about the enrollment process.

At what point would we stop using initial measurement and stability periods and transition you to ongoing status?

Beginning with the first standard measurement period that begins during your employment with us, at the same time and under the same conditions as other ongoing employees, we will begin tracking your hours of service as an "ongoing" employee. For example, if you are hired on May 15, 2015, and we begin our standard measurement period on October 1 then your initial measurement period will last from May 1, 2015 until April 30, 2016 and your hours of service would be calculated based on that period of time. In addition, we would begin tracking your hours of service on October 1 as part of the standard measurement period to determine if you will be considered as a full-time substitute beginning with the next standard stability period. This means that there may be some overlap as we continue to track your hours of service during your initial measurement period and your hours of service during your first standard measurement period while in our employment.

Who is an "ongoing" substitute?

An ongoing substitute is a substitute who has been employed for a complete standard measurement period.

How do measurement and stability periods work if I'm an ongoing substitute?

If you are an ongoing substitute, we will track your hours of service based upon a "standard measurement period." If you average 1059 hours or more per year during the standard measurement period, you will be classified as a full-time substitute for purposes of health benefits coverage during the next stability period.

If I'm classified as a full-time substitute for purposes of health benefits coverage during a measurement period, when will my coverage begin?

If you are classified as a full-time substitute for purposes of health benefits during a measurement period, your coverage will begin after the end of an administrative period. The administrative period is 90 days in length. Your coverage will begin with the beginning of your stability period if you choose to elect coverage under our health plan.

What happens if my hours as a substitute drop after I'm enrolled in the health plan?

If your hours of service drop after you are enrolled in our health plan as part of a current stability period, you will nonetheless continue to be covered so long as you continue to make your required employee premium contributions and are a substitute. However, your reduced hours of service will count toward the current standard measurement period, and you may lose coverage after the end of the current stability period if your hours drop below the number required to be considered a full-time substitute.

If I am not eligible for health benefits because I am not a full-time substitute, where can I obtain health coverage?

Coverage may be obtained through the Marketplace during open enrollment or special enrollment periods. In the Marketplace, you may be eligible for a premium tax credit and/or cost-sharing reductions. To enroll in a Marketplace plan, you must contact www.healthcare.gov.

Do only the hours of service that were incurred during the school year count toward determining if I'm a full-time employee?

No. For employees of academic institutions, a 12-month measurement period is permitted

but a special rule applies to employment break periods (e.g., summer breaks) of four or more consecutive weeks. We will determine your average hours of service per month during the measurement period excluding the employment break period and use that average as the average for the entire measurement period. For example, if you average 130 hours of service per month during January through May and August through December, we will only include the hours of service credited for January through May and August through December in determining whether you qualify as a full-time substitute for purposes of health benefits coverage.