

2022	SINGLE PREMIUM	SINGLE EMP SHARE	SINGLE CTY SHARE	FAMILY PREMIUM	FAMILY EMP SHARE	FAMILY CTY SHARE	SINGLE DEDUCTIBLE	FAMILY DEDUCTIBLE	SINGLE OOP	FAMILY OOP	COINSURANCE	CO PAYS	SINGLE RX	FAMILY RX
WCE QUARTZ	\$756.34	\$90.76	\$665.58	\$1,879.89	\$225.59	\$1,654.30	\$3,000.00	\$6,000.00	\$3,000.00	\$6,000.00	0%	NO	\$2,000.00	\$4,000.00
P12 DEAN	\$836.24	\$100.35	\$735.89	\$2,055.28	\$246.63	\$1,808.65	\$-	\$-	\$8,700.00	\$17,400.00	0%	YES	\$8,700.00	\$17,400.00
P12 QUARTZ	\$1,072.42	\$336.53	\$735.89	\$2,645.74	\$837.09	\$1,808.65	\$-	\$-	\$8,700.00	\$17,400.00	0%	YES	\$8,700.00	\$17,400.00
P14 DEAN	\$781.04	\$93.72	\$687.32	\$1,917.28	\$230.07	\$1,687.21	\$500.00	\$1,000.00	\$8,700.00	\$17,400.00	YES	YES	\$8,700.00	\$17,400.00
P14 QUARTZ	\$998.32	\$311.00	\$687.32	\$2,460.48	\$773.27	\$1,687.21	\$500.00	\$1,000.00	\$8,700.00	\$17,400.00	YES	YES	\$8,700.00	\$17,400.00
P16 DEAN	\$794.84	\$95.38	\$699.46	\$1,951.78	\$234.21	\$1,717.57	\$250.00	\$500.00	\$1,250.00	\$2,500.00	100% THEN 10%	YES	\$8,700.00	\$17,400.00
P16 QUARTZ	\$1,016.84	\$317.38	\$699.46	\$2,506.78	\$789.21	\$1,717.57	\$250.00	\$500.00	\$1,250.00	\$2,500.00	100% THEN 10%	YES	\$8,700.00	\$17,400.00
P17 DEAN	\$681.82	\$81.82	\$600.00	\$1,669.24	\$200.31	\$1,468.93	\$1,500.00	\$3,000.00	\$2,500.00	\$5,000.00	100% THEN 10%	YES	\$1,500.00	\$3,000.00
P17 QUARTZ	\$873.12	\$273.12	\$600.00	\$2,147.48	\$678.55	\$1,468.93	\$1,500.00	\$3,000.00	\$2,500.00	\$5,000.00	100% THEN 10%	YES	\$1,500.00	\$3,000.00

*The County is currently paying \$1000 of the single deductible and \$2000 of the family deductible through a Health Reimbursement Account (HRA)*

#### ACA GUIDELINES:

Full-time is considered 30 hours a week for affordable health insurance - we have full-time at 35 hours - not ACA compliant  
8 days a pay period for Pine Valley would = 31 hours a week and should be considered full-time - not part-time

Measurement period is one year from October 1 - September 30 - used to determine ACA eligibility

Stability period is one year from January - December

Affordability Calculation = 9.61%

**Our lowest paid full-time employee earns \$12.71 p/hr**

$\$12.71 \times 130 \text{ hrs p/mo} = \$1652.30 \text{ earnings} \times 9.61\% = \$158.79$

**Federal Poverty Level Calculation = \$103.15 per month - this is what we do.**

$\$12,880 \times 9.61\% = \$1237.77 / 12 = \$103.15 \text{ per month}$

#### Penalties

Penalty A (Sledgehammer/Offer) = \$2750

Penalty B (Affordable) = \$4120

#### Side notes:

We have 254 full and part-time employees

We currently have 61 employees on single health insurance and 136 employees on family health insurance with 57 employees not taking the health insurance

If we were to move back to the State plan, any call-in employee enrolled in WRS, would be eligible for health insurance.

That would mean another 39 employee's would be eligible for health insurance.

Under current insurance rates, call-in's, providing they are not ACA eligible, would pay 75% of the premium

If a call-in is insured by their spouse and their spouse's insurances states that if you have insurance eligible to you, the call-in employee would be required to take this health insurance and pay 75% of the premium or \$567.26 for single \$1409.92 for family.

With Wallace Cooper and Elliott - they have been putting together all of the legal documents that the County is required to send out.

The State will have the main notices in their annual It's Your Choice booklet. The remaining legal documents we would have to do on our own such as COBRA.

Wallace Cooper and Elliott will consult with their legal team on insurance issues or compliance issues that come up.

With the State plan they will direct us to our attorney. When we were with the State Plan we did not have an attorney to advise me so it was left up to me to deal with. I am not an attorney.

30 hours a week X 52 weeks = 1560 hours

35 hours a week X 52 weeks = 1820 hours

How would a change in full-time hours to meet ACA guidelines affect WRS calculations?