

The Affordable Care Act Fact Sheet

Before time of hire, departments will need to assess the new hire's schedule and determine if the employee will be:

- **Full Time - Immediately Eligible** – Beginning January 1, 2015, any employee who is scheduled and/or expected to work 30 hours or more each week at the time of hire will become immediately eligible for mandated insurance and must be offered the opportunity to enroll in a designed health plan, effective the first of the following month of the hire date. The stability period (period when an employee becomes eligible for health coverage) for those immediately eligible would continue for the 12-month initial measurement period unless there is a status change.
 - **Guidance on determining if the new hire is full time:**
 - FT status of the employee being replaced
 - FT status of comparable positions
 - Whether the position was advertised as FT

- **Part Time – Variable/Measured Hour Employees** - Employees whose hours vary or are uncertain but may average 30 hours per week over a one year measurement period. Upon determining that a variable hour employee is eligible, coverage will need to be extended to the employee for one year, regardless of any change in the number of hours worked during that period. Even if that employee terminates within that year, if they are re-hired within 26 weeks of the termination date, they are still eligible for coverage for the initially established time.

- **Adjunct Faculty** – The Citadel has determined that 3.00 ACA hours will be credited per 1.00 hour of classroom time (3:1 ratio).

- **Research Grant Positions** - The law applies to employees/employers and is not related to the source of financing. As in all cases related to health insurance, employees paid from grants must be treated the same as non-grant funded employees. Therefore, if a grant-funded employee is hired into a position that includes health insurance, the grant must pay the employer's share of the fringe benefits, including health insurance. This federal requirement is no different than when the state increases rates, in which case, the grants always have covered the cost of state imposed increases.

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- **Graduate Assistants (GA)** – GAs are limited to 20 hours per week
- **Seasonal employee** – May average 30 or more hours per week, but hired into a position for which the customary annual employment is 120 days or less, at approximately the same time each year
- **On-call hours** – It's reasonable to credit on-call hours if the employee is paid, required to stay on premises, or has activities substantially restricted due to work duties
- **Project Pay** – Hours will be estimated by dividing the total pay by an average estimated hourly rate
- **Veteran with VA Care** – [Click here to view VA website.](#)

Break in Service Rules:

- A period during which the employee is not credited with any hours of service and whose status is withdrawn
- Employee resuming work can be treated as a new hire if the break in service is:
 - Greater than 26 weeks
 - At least four weeks and longer than prior period of employment
- Employee who resumes work within this time frame (i.e. four to 26 weeks)
 - Must be treated as a continuing employee
 - Credit hours up to a total 501 during the break using the employee's average of hours before the break
 - Not subject to a new waiting period (if applicable, reinstated in coverage by 1st of month after return)
 - Averaging method takes into account the following unpaid leave: FMLA, USERRA, Jury Duty, Organizational employment break periods