

Subject: Enrollment and Cancellation of Health Insurance Coverage		Policy #: 412
Approved:	Effective:08/01/2017	Public Law 111-118

Policy: Tracking ACA Eligible Employees that are usually working 30 hours or greater per work week Sunday through Saturday

Purpose: To Effectively Offer Track and monitor the eligibility of Employees by adhering to a standard policy to administer a group Health Benefit plan that meets at least minimal federal standards related to the Affordable Care Act (ACA) of 2010.

This Employer cannot guarantee an employee, 30 hours or more per week.

Procedure:

1. _____ All applicants will have the opportunity to enroll or decline Agency's group health coverage and any other cafeteria benefits plan.
2. _____ Teaching will be done at time of hire and during orientation to all employees about Agencies healthcare benefit options. All employees will be educated how to contact the government's healthcare marketplace online and by phone. www.healthcare.gov **1-800-318-2596 (TTY: 1-855-889-4325)**
3. _____ Payroll department will be responsible for tracking attendants working 30 hours or more per work week. (SUN-SAT) All clerical, managerial, and administrative staff will be oriented to the need to communicate to Agency's benefit coordinator when part time PCA's hours fluctuate above 29 hours and below 30 hours per work week.
4. _____ An Employee may **drop their healthcare coverage anytime**. [It is the responsibility of the employee to maintain healthcare coverage THROUGHOUT the year], either by an employer sponsored group plan or independently through the marketplace.
5. _____ Whenever an Employee's weekly authorized hours drop below 30 in a work week the Agency may;
 - a. **Drop healthcare coverage at the end of the current pay period**
 - b. **Immediately attempt to reassign personal Care Attendant (PCA) 30 hours or more**
 - c. **Allow PCA to remain on group Healthcare Plan for a time period not to exceed 30 days while PCA continues to pay their portion of the benefit.**
6. _____ Notify benefits coordinator. He / She will notify the health-plan. Coverage will remain active until the last day of the month termination request is received.
7. _____ The benefits coordinator will have three days of grace time to submit termination, if the request is received at the end of a month OR the first day of the following month falls on a weekend or holiday.
8. _____ An employee will not be allowed to return to group coverage unless a federal qualifying event occurs, or at open enrollment.

FAQ's

- Can I cancel a health insurance policy at any time? **YES**
- If you cancel / drop your group healthcare insurance, or become ineligible (< 30hrs / week) and get terminated from the group plan, will I be able to re-enroll?
NO
Not until the open enrollment period-OR- you have a federal qualifying event.
- Do I have to get health insurance **YES**
- You must get a minimum qualifying health coverage plan or be penalized at the end of the year. Visit www.healthcare.gov or call 800-318-2596
TTY 855-889-4325
- How long will my coverage stay active after I lose my eligibility?
- You may keep Agency's insurance for up to 30 days if you become ineligible (<30hrs / week)
- Your health care insurance benefit will remain in force until the last day of the month that the Agency first learns of your ineligibility, or whenever you choose to cancel coverage.
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Qualifying Life Event (QLE)

A change in your situation — like getting **married**, **having a baby**, or **losing health coverage** — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

There are 4 basic types of qualifying life events. (The following are examples, not a full list.)

- Loss of health coverage
 - Losing existing health coverage, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medicaid, or CHIP
 - Turning 26 and losing coverage through a parent's plan
- Changes in household
 - Getting married or divorced
 - Having a baby or adopting a child
 - Death in the family
- Changes in residence
 - Moving to a different ZIP code or county
 - A student moving to or from the place they attend school
 - A seasonal worker moving to or from the place they both live and work
 - Moving to or from a shelter or other transitional housing
- Other qualifying events
 - Changes in your income that affect the coverage you qualify for
 - Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
 - Becoming a U.S. citizen
 - Leaving incarceration (jail or prison)
 - AmeriCorps members starting or ending their service

