Affordable Care Act (ACA)

Learn About your eligibility and the requirements of the ACA.

What is the Affordable Care Act (ACA)?

In February 2014, final rules were established regarding how to record employee hours and determine employee full-time status for purposes of the Employer Shared Responsibility mandate of the Affordable Care Act (ACA). The HR Operations Team conducts an hours audit of all hourly employees twice per year, in June and December; this audit determines who will gain or remain eligible and who will lose or remain ineligible for benefits.

ACA Definitions

- Standard Measurement Period: the time period we review to determine an employee's average hours worked.
- Administrative Period: the time period in which DISH completes administrative audits to determine eligibility for stage three, the stability period.
- Stability Period: the timeframe in which benefit coverage offered to an eligible employee will remain in effect.

Standard Measurement Period	Admin Period	Stability Period
June - November	December - February	March - August
December - May	June - August	September - February

Frequently Asked Questions

Q: What affect can the ACA have on me and my benefits?

If you are part-time employee found to be working 30 hours or more on average within the measurement period you gain or remain benefit eligible,

A: thus allowing you the ability to enroll in and maintain benefits coverage for the stability period (6 months). Similarly, if you are found to be working less than 30 hours you will be ineligible for benefits.

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- **Q:** How are hours in the measurement period calculated?
 - We look back at your average hours for the prior 6 months. We look at all regular hours, PPT, PTO, Bereavement, Jury Duty, and Holiday time.
- A: Approved Time Off (ATO) is not considered working hours and will not be included in the calculation of your hours worked. You must be an active employee the entire measurement period in order to be included in the audit.
- Q: If I am on an approved block or intermittent leave for any amount of time, will I be affected by this audit?
- No. If you are on leave at any time during the measurement period, you will be removed from the audit and benefits would not be impacted during the applicable stability period.
- Q: How will I know if I am affected by this audit?
- A: Communication will be emailed and/or mailed to all employees affected by the audit no less than 30 days prior to the start of the stability period.
- Q: If I move to part-time (PT) will I lose benefit eligibility immediately?

 In the event that you convert to a PT status you would not immediately lose benefit eligibility. You will remain eligible for health benefits until we find that you are averaging less than 30 hours/week on one of the bi-annual
- **A:** audits. Please note that effective the first pay period following your PT status change, you will no longer be eligible to accrue PTO. Any accrued but unused PTO would remain yours to use until depleted.
- **Q:** What are my options to continue benefits if I lose eligibility?
 - To maintain medical, dental and vision coverage you have the option to enroll in COBRA coverage. COBRA is a continuation of coverage which means each individual will carry over any deductible amount attained in this
- plan year, however you are responsible for paying 100% of the benefit premiums. COBRA information and payment details will be mailed to you if loss of eligibility occurs. Alternatively, if you wish to acquire a new benefit plan, you may visit the Health Exchange Marketplace at www.healthcare.gov.

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- Q: If I move to full-time (FT) will I gain benefit eligibility immediately?

 If you convert to a FT status you will be eligible for benefits the first of the month following your conversion date if you were not already eligible.

 Communication will be sent directly from the HR Operations Team with
- **A:** information on how to enroll in benefits. Additionally, you will begin to accrue PTO on the first full pay period following your full-time conversion date.
- Q: Are there any other audits other than the biannual?

 Every month we complete a New Hire audit for any hires brought on as Part-time. This audit specifically reviews average hours worked after 6
- months of employment. If found to be working an average of 30 or more hours per week, you will be eligible for benefits the first of the month following our audit. Communication will be sent directly from the HR Operations Team with information on how to enroll.