

# **ACA Refresher**

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**Alight**

# In the Know - Legislation Updates

## Individual Mandate Penalty – Reduced to \$0

**Details:** As you are aware, in 2015, the Affordable Care Act enacted an individual mandate, requiring individuals to maintain minimum essential health coverage or pay a tax penalty. The Tax Cuts and Jobs Act of 2017 reduced the individual mandate penalty to \$0 for beginning with the 2019 tax year.

The reduction has prompted states to enact their own laws to encourage younger and healthier individuals to maintain health coverage, which they believe will help to stabilize the individual insurance marketplace in those.

### States who have enacted their own laws:

| States   | Details   |
|--|---|
| New Jersey   | <ul style="list-style-type: none"><li>Passed an individual mandate, effective 2018. Requires copies of the federal 1095 forms for any individual who was a resident of New Jersey during the tax year as well as the associated 1094 data for any EIN being reported for those individuals.</li><li>Reporting is due on 3/31/2020 for the 2019 tax year</li></ul> |
| Washington, DC<br>Vermont                            | <ul style="list-style-type: none"><li>Passed an individual mandate effective with the 2019 tax year</li></ul>   |
| Vermont, Rhode Island, and California                | <ul style="list-style-type: none"><li>Passed an individual mandate effective with the 2020 tax year</li></ul>   |
| Hawaii, Maryland, Washington, Minnesota, Connecticut | <ul style="list-style-type: none"><li>Similar legislation is currently under consideration effective with the 2020 tax year</li></ul>   |

# ACA Requirements and Responsibilities

## ACA Requirements

- Medical coverage offer from employer that meets MEC and is affordable
- Reporting hours worked over measurement period
- Provide administrative review period
- Offer of coverage for upcoming standard measurement period, as needed
- Employee must have worked 1559.01 hours in measurement period
- Employee must have a 26 week break in service for hours calculation to start over

## ACA Responsibilities

- Ensure ACA hours are tracked for G,L and P pay groups
- Review the monthly reports on the Aight Plan Sponsor Portal (PSP)
- Investigate any issues identified in reports
- Provide response to monthly report for offers of coverage



# Hours Tracking and Data Transmittal

## Hours Tracking

- Hourly employees - must enter time to be paid and those hours will flow to Alight
  - Includes ALL Add to Gross hours including, regular, overtime, holiday, vacation, sick, etc
  - PLUS ACA hours, which shouldn't normally be used for hourly employees
- Monthly employees - EXCEPT G,L and P pay groups
  - Includes ALL Add to Gross hours including, regular from pay earnings
  - PLUS ACA hours, which shouldn't normally be used for regular monthly
  - PLUS ALL Add to Gross hours from pay other earnings
- Monthly employees - ONLY G,L and P pay groups
  - EXCLUDES regular hours from pay earnings as they populate from the standard hours from the job record
  - PLUS ACA hours, which should be used to track for G,L and P pay groups
    - ACA earnings DO NOT add to gross – Only for tracking ACTUAL hours worked
  - PLUS ALL Add to Gross hours from pay other earnings
- Can use the Mass Time Load to load hours to the ACA earnings code
  - [https://www.usg.edu/assets/shared\\_services\\_center/documents/OneUSG-Connect-Load\\_ACA\\_Hours\\_Process\\_\(TL\\_MASS\\_TIME\).pdf](https://www.usg.edu/assets/shared_services_center/documents/OneUSG-Connect-Load_ACA_Hours_Process_(TL_MASS_TIME).pdf)

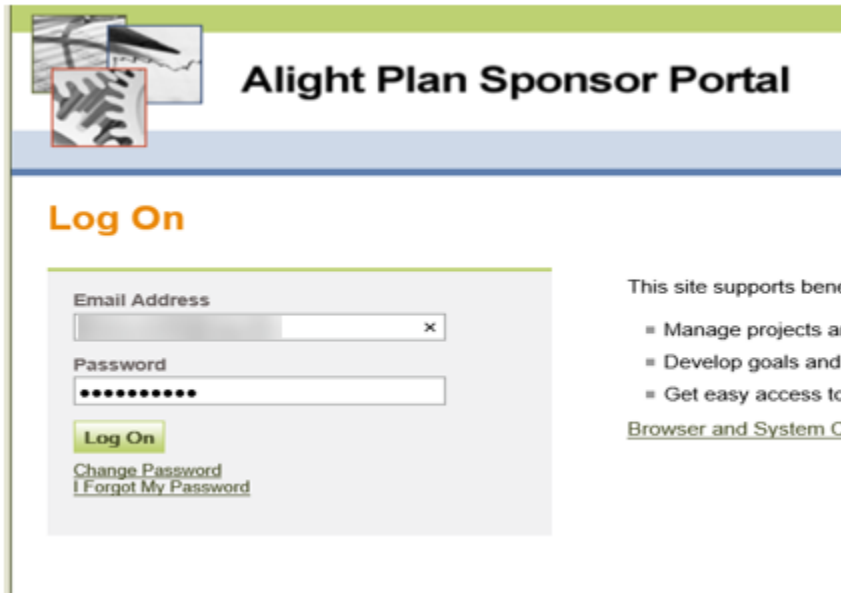
**Data Transmittal** – At the end of every month when all payrolls are completed

# ACA Compliance Employer Mandate Reports Definitions

| Report Name                                     | Purpose   | Expected Action by the Institution  | Alight Action   |
|---|---|---|---|
| Calc Report – Standard Measurement Period (SMP) | The standard 'final calc' report will include the total hours worked within the full measurement window of 10/3 – 10/2. Additionally, hours will be calc'ed for employees with breaks in service based on averaging hours for the # of weeks in the measurement window and potentially eligible for 501 credit hours.   | The report will require USG/Institution sign off or direction.  | Alight will use the report to determine FTE, eligibility as week as adjusting the hours in the system with institution instruction. |
| Calc Report – Initial Measurement Period (IMP)  | The Initial 'final calc' report will include the total hours worked within the full initial measurement window. Additionally, hours will be calc'ed for employees with breaks in service based on averaging hours for the # of weeks in the measurement window and potentially eligible for 501 credit hours.   | The report will require USG/Institution sign off or direction.  | Alight will use the report to determine FTE, eligibility as week as adjusting the hours in the system with institution instruction. |
| Detailed Projection – IMP and SMP               | The projection reports will include the total hours as of the report run date and estimate the average hours worked during the weeks works as of the file run date. This report will be produced solely for the purpose of identifying hours estimates that institutions can use for workforce management purposes. Projection Reports will also identify anyone with a break in service of 4 consecutive weeks as 501 credit eligible. | No action is required unless Institution needs Alight to make an adjustment   | Alight will take no action unless there is institution instruction.   |
| Payroll data with Zero Hours                    | The report identifies employees in pay groups G, L or P and were received on the hours files but reported 0 hrs   | Review and make corrections/adjustments for the next period hours file  | Alight will post the report to the PSP folders for institution review   |
| SSN Not on TBA (Alight System)                  | The "SSN Not on TBA" report identify employees who are reported on the monthly hours files and cannot be found on the Alight System (TBA)   | The report will require USG/Institution to review to confirm that the Employee is still active  | Alight requires the SSN in order to load the hours. Alight will provide the institutions with the report                            |
| Excessive Hours Report                          | The "Excessive Hours Report" identifies employees who are report on the hours file with 184 or more hours reported in a month.  | The report will require USG/Institution to review to confirm that the accuracy of the hours worked and to make any required adjustments and send on the next available hours file | Alight will load the hours provided.  |

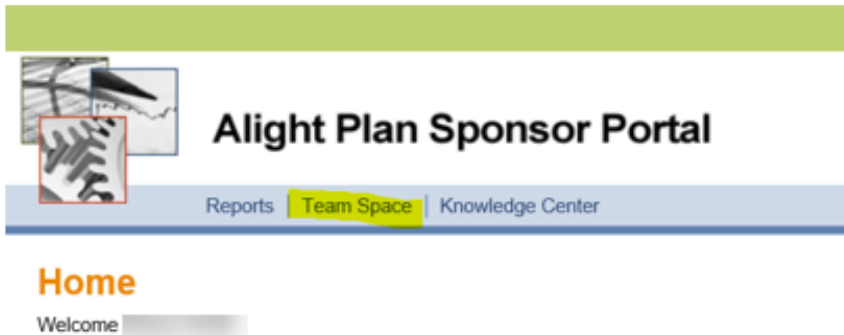
# Reviewing ACA Compliance Employer Mandate Reports

Enter credentials at Log On page.



The screenshot shows the 'Aight Plan Sponsor Portal' with a 'Log On' section. It includes input fields for 'Email Address' and 'Password', a 'Log On' button, and links for 'Change Password' and 'I Forgot My Password'. To the right, there is a list of supported browsers: 'This site supports bene', 'Manage projects a', 'Develop goals and', 'Get easy access to', and 'Browser and System C'.

Select the Team Space at the top



The screenshot shows the navigation bar of the 'Aight Plan Sponsor Portal'. It includes a 'Home' link, a 'Welcome' message, and a navigation menu with 'Reports', 'Team Space' (highlighted), and 'Knowledge Center'.

Then Health & Benefits

Home **Health & Benefits**

University System of Georgia

Go to your institutions' folder for ACA

- ▼ [Folder Icon] INSTITUTE
- ACA Employer Mandate Reporting

Go to the file you want to retrieve.

- [Excel Icon] USG Initial Calc Log\_ISP\_Mastersheet\_August 2019
- [Excel Icon] Excessive Stnd Hours Report\_Mastersheet\_OneUSG
- [Excel Icon] SSN Not on TBA\_Mastersheet\_OneUSG
- [Excel Icon] Zero Hours Stnd Report\_Mastersheet\_OneUSG
- [Excel Icon] ERM\_IMP\_Early Warning Report\_\_Mastersheet\_August 2019
- [Excel Icon] ERM\_SMP\_Early Warning Report\_\_Mastersheet\_August 2019
- [Excel Icon] Initial Calc Log\_ISP\_August2019\_980

# ACA Compliance Employer Mandate Schedule

| Date Due   | Open Items  | Owner      |
|------------|---|------------|
| 10/5/2019  | System Readiness  | Alight     |
| 10/7/2019  | Final hours file from USG   | USG        |
| 10/10/2019 | Run the SMP Process to generate the Report  | Alight     |
| 10/13/2019 | Generate the ongoing IMP Report and Post for practitioner reviews                                       | Alight     |
| 10/17/2019 | Practitioner Infoshare to review the process, expectations and the timeline                             | Alight/USG |
| 10/21/2019 | Prepare USG reports by Institution and get internal sign off  | Alight     |
| 10/23/2019 | Post the Reports to the PSP folders (by institution) for practitioner reviews                           | Alight     |
| 10/25/2019 | USG sign off the ongoing IMP Report and Post for practitioner reviews                                   | Alight     |
| 10/31/2019 | Practitioner reviews Completed and reported back to Alight with decisions/confirmations/exceptions      | USG        |
| 11/6/2019  | Alight to provide the BOR with summary level reports and results by institution for leadership sign off | Alight     |
| 11/13/2019 | Generate the ongoing IMP Report and Post for practitioner reviews                                       | Alight     |
| 11/13/2019 | BOR/Leadership sign off received  | USG        |
| 11/14/2019 | Account updates<br>-Extend initial offer of coverage, eff. 1/1<br>-Terminate current offers, eff. 12/31 | Alight     |
| 11/15/2019 | Mail Communications<br>-EWS<br>-Benefit Determination Notices (Terms)                                   | Alight     |

# 1095-C Good to Know Facts

- **The Aight system should generate a 1095-C for every employee that had an offer of coverage in the last year or was determined to be full time based on the hours worked threshold.**
- **These 1095-C's are generated and mailed by the end of January for the prior calendar year.**
- **The SSC can't reprint the 1095-C's like we could in years past for you. You will need to log into the <https://oneusgconnect.usg.edu/> employee portal or contact Aight for a reprint**



# ACA Points to Remember

- **FT to PT (VARELIG to VARHRS) –** The hours worked during the period that an employee sends as an FTE will be calc'd into the total at the end of the evaluation period and if the total hours worked is  $\geq 1,559.01$  then the employee is considered Benefits eligible at the end of either their IMP or the SMP
- **Term to rehire within 26 weeks -** The same measurement period will resume if a person is hired, terminated and rehired within 26 weeks.
- **Term to rehire outside of 26 weeks –** Upon return, a new initial measurement period will apply and total hours will start over.
- **Transfer to affiliate within 26 weeks –** The same measurement period will resume if a person is transferred to another institution within 26 weeks.

# Resources

You can find a lot of good information and documentation located at [https://www.usg.edu/oneusg\\_connect](https://www.usg.edu/oneusg_connect).


- Practitioner Services ×
- General Resources
- Payroll
- Payroll Taxes
- Human Resources
- Benefits
- Commitment Accounting
- Time and Absence
- Common Remitter
- Practitioner Training

## Time and Absence

TIME AND ABSENCE RESOURCES -

**Load ACA Hours Process (TL\_MASS\_TIME)**

Refer to the following communication distributed September 26, 2018 regarding this process.

[Load ACA Hours Process \(TL\\_MASS\\_TIME\) 09\\_26\\_18](#) 

If you think of questions or need assistance, please submit a ticket to our support email, [oneusgsupport@usg.edu](mailto:oneusgsupport@usg.edu) .

# Questions?