

Impact on Georgia Tech

- Topic items for today:
 - Graduate Research Assistant Healthcare Coverage
 - Updating Supervisor Data in PeopleSoft
 - Changes to the Employee Category Policy



GRA Healthcare Coverage

- January 1, 2015: Two healthcare options will be available to the GRAs
 - StudentBlue
 - USG GRA Healthcare plan



Fundamentals

- Patient Protection and Affordable Care Act (PPACA)
 - Also known as:
 - The Affordable Care Act (ACA)
 - “Obamacare”
 - Health Care Reform (HCR)
- Employers with > 50 Full-Time Employees (FTE):
 - Must offer coverage to “Full-Time” employees
 - 30 hours/week or more
 - Must offer “affordable” coverage
 - Must contribute to the cost of insurance
 - Employer penalties for non-compliance



GRA Healthcare Coverage

- Why the need to offer another GRA plan?
 - Current plan offered to GRAs does not qualify as an “Eligible Employer Sponsored Plan”
 - Most (if not) all HigherEd Institutions are facing this challenge
 - Student Health Insurance is considered “Individual Health Insurance”; Does not meet the Employer Shared Responsibility requirement under PPACA



Employer Shared Responsibilities

- USG is offering to all GRAs an “Eligible Employer Sponsored Plan”
- GRAs **do not** have to enroll in the USG GRA plan; however, Georgia Tech will have to offer and obtain a GRAs decision to waive the plan
- <http://www.irs.gov/uac/Newsroom/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act>



GRA Healthcare Coverage

- USG GRA Plan

- Meets PPACA guidelines
- Does not offer Employee/Student + Child coverage
- Extremely high In- and Out-of-Network costs (\$3K & \$6K)
- Students will not be able to use coverage at STAMPS Health Services
- Will not include Dental and Vision coverage
- Not accessible to our J1 Scholars

- StudentBlue

- Does not meet the PPACA guidelines
- Seamless enrollment and waiver process
- Competitive rates and network costs
- Accepted by STAMPS Health Insurance
- Includes Dental and Vision coverage
- Accessible to OPT, Postdoc Fellows, J1 Scholars



Next Steps

- USG GRA Implementation Committee
 - BOR approval on the USG GRA Insurance Plan
 - Confirming Open Enrollment Dates
 - Communication Plan and Materials
- Georgia Tech
 - Develop a systematic process to offer the above plan to GRAs by mid-December
 - Partner with Graduate Education & Faculty Affairs to ensure consistent messages to campus



Supervisor Data in PeopleSoft

- OHR will contact HR Reps to request assistance with updating data
- Specifically need to update the supervisors for GRAs/GTAs/GAs
- The supervisor needs to be the individual overseeing the work and can certify the hours worked by the graduate student



What has changed in the policy?

- Employee categories:
 - Faculty
 - Students
 - Staff
 - Eliminated Limited Term
- Employment Status:
 - Definition of a regular staff employee has expanded
 - Temporary employment requirements and characteristics
- [http://www.usg.edu/hr/manual/employee categories](http://www.usg.edu/hr/manual/employee_categories)





Questions about the **Affordable Care Act?**

www.ohr.gatech.edu/aca

