Affordable Care Act Guidelines
www.ohr.gatech.edu/aca
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

# GRA Healthcare Coverage

<table>
<thead>
<tr>
<th>USG GRA Plan</th>
<th>StudentBlue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meets PPACA guidelines</td>
<td>Does not meet the PPACA guidelines</td>
</tr>
<tr>
<td>Does not offer Employee/Student + Child coverage</td>
<td>Seamless enrollment and waiver process</td>
</tr>
<tr>
<td>Extremely high In- and Out-of-Network costs ($3K &amp; $6K)</td>
<td>Competitive rates and network costs</td>
</tr>
<tr>
<td>Students will not be able to use coverage at STAMPS Health Services</td>
<td>Accepted by STAMPS Health Insurance</td>
</tr>
<tr>
<td>Will not include Dental and Vision coverage</td>
<td>Includes Dental and Vision coverage</td>
</tr>
<tr>
<td>Not accessible to our J1 Scholars</td>
<td>Accessible to OPT, Postdoc Fellows, J1 Scholars</td>
</tr>
</tbody>
</table>
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