

A note from Human Resources



As an SFA faculty or staff member, you may have questions regarding potential changes associated with the **Patient Protection and Affordable Care Act (ACA)**. SFA is presently reviewing the law's compliance requirements. The following provides basic information about the ACA and some broad implications for SFA.

- ◆ The ACA is a federal law that requires large employers, including SFA, to offer medical insurance to certain qualified employees and their dependent children.
- ◆ For some companies, the law goes into effect January 1, 2015; however for SFA, it is effective **September 1, 2015**.
- ◆ The ACA will not impact benefit-eligible faculty and staff enrolled in SFA's medical insurance because the university's insurance plan exceeds the coverage requirements mandated by the ACA.
- ◆ Effective September 1, 2013, ERS made the following insurance rule changes to the Employees Group Benefits Program (GBP):
 - ◆ The FTE requirement for full-time insurance premiums changed from 1.00 to 0.75 (from 40 hours/week to 30 hours/week)
 - ◆ Instead of waiting 90 days, new employee medical coverage starts on the first of the month following their 60th day of employment
- ◆ SFA is presently reviewing existing policies to identify potential areas that need to be modified to comply with the ACA.
- ◆ Although ACA-related employment issues are being examined, no institutional policy compliance changes have been made at this time.
- ◆ Please visit the [SFA Affordable Care Act page](http://www.sfasu.edu/hr) located on the HR website (www.sfasu.edu/hr) for more information. Frequently Asked Questions (FAQs) are in development. The website will be updated with additional information as decisions are made.

If you have questions relevant to SFA's compliance with the ACA, please email ACA@sfasu.edu.