



Affordable Care Act (ACA)
FAQ's

1. What is the ACA?

The comprehensive **health care** reform law enacted in March 2010

2. Who is eligible for health insurance under the ACA?

Any employee who is considered full-time.

3. What is the definition of “Full-time” according to the ACA?

Full-time is anyone working an average of 30 hours per week or 130 hours per month.

4. How does ECU calculate the average hours worked?

It is the time worked by the employee through a measurement period (specific ratio for hours to class is listed for faculty in Question 15).

5. How is the measurement period defined?

A period of time in which an employer measures an employee's hours worked to determine if they are considered full-time.

6. What is the measurement period at ECU?

6 months

7. What if my measurement period proves that I am considered full time?

Then the employee's status will move into a stability period.

8. What is a stability period?

Equal amount of time following a measurement period (Example: employee has a measurement period of 6 months followed by a stability period of 6 months). The employee does not have to have a change in their job in order to qualify for a stability period.

9. When does a stability period begin?

Immediately following the measurement period.

10. Will my job change as a result of the measurement period results?

If the measurement period shows that the employee is working full time, then the job will most likely change in some way depending on the specific circumstances.

11. What does the employer have to provide during a stability period?

ECU must provide health benefit options the employee was determined to be eligible for during the measurement period for the next 6 months (stability period).

12. Will this coverage be an additional cost to me?

Possibly. There is an employee contribution portion for most ECU health benefits.

13. Am I required to accept these health benefits?

No, an employee may decline the health benefits.

14. How long do I have to decide if I want to accept these benefits?

The employee has 30 days to accept or decline health insurance once they have moved into the stability period.

15. How are effort hours determined for faculty?

Per federal guidelines, each hour of instruction is a total of 3.25 hours of effort, plus any other required hours above that, such as office hours.

16. How are effort hours determined for staff?

Actual hours worked.

17. What if I work more than one part time position?

The hours would be reviewed according to the employees total hours worked as an ECU employee in the measurement period.