



What the Affordable Care Act Means to Your Cemetery

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Topics of Discussion

- ✓ Goal & Intent
- ✓ Major Provisions
- ✓ Timeline of Events
- ✓ Employer Responsibility
- ✓ Applications
- ✓ Examples & Calculations
- ✓ Conclusion
- ✓ Q&A
- ✓ References
- ✓ Contact Info



Goal & Intent

- ✓ Scope
- ✓ Goal
- ✓ Objective
- ✓ Systematic Problems



Major Provisions

- ✓ Individual Mandate
- ✓ Medicaid Expansion
- ✓ Health Insurance Exchanges
- ✓ Pre-Existing Condition Exclusions
- ✓ Establishment of Essential Health Benefits
- ✓ Change Private Insurance
- ✓ Employer Responsibility



Timeline of Events

- ✓ 2010
- ✓ 2011
- ✓ 2012
- ✓ 2013
- ✓ 2014
- ✓ 2015
- ✓ 2016



Employer Responsibility

- ✓ Provide affordable health insurance to businesses with 50+ FTE employees
- ✓ #1 question – Are we subject to the mandate?
- ✓ What is a “small business”?
- ✓ Penalizations
- ✓ Waivers



Employer Responsibility cont.

Terminology & Breakdown:

- ✓ 50 FTE
- ✓ 30 hours/week 6+ months/year
- ✓ FT seasonal <120 days/year
- ✓ Seasonal & Temp workers
- ✓ Outsourcing



Applications

- ✓ 1 FT employee = $30/\text{wk} * (52/2) = 780 \text{ hrs/yr}$
- ✓ $780 (1 \text{ FT employee}) * 50 = 39,000 \text{ hrs/yr}$
- ✓ Conversion of PT to FTE = $\text{total PT hrs}/2080$
-- looks strange, right?



**Consultation with CPA/payroll is KEY to understanding FTE concept.
Remember: Laws are constantly changing.

Examples & Calculations

- ✓ $20 \text{ h/wk} * 52 \text{ w/yr} = 1040/2080 = .5 \text{ FTE}$
- ✓ $12 \text{ h/wk} * 52 \text{ w/yr} = 624/2080 = .3 \text{ FTE}$
- ✓ $30 \text{ h/wk (FT)} * 52 \text{ w/yr} = 1560/2080 = .75 \text{ FTE}$

** FT = 30 hours per week which is not = to 1 FTE

- ✓ Add each PT or FT employees FTE calculation to determine the presence of the 50 FTE.

**Consultation with CPA/payroll is KEY to understanding FTE concept.
Remember: Laws are constantly changing.

Conclusion

- ✓ In Conclusion...
- ✓ Moving Forward...



Q&A



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