

November 15, 2021

MEMO TO: Agencies and Institutions of Higher Education

FROM: Becky Deichert

SUBJECT: Affordable Care Act Health Insurance Eligibility for Temporary Employees

Attached is the Excel file needed to determine health insurance eligibility for temporary and part-time employees (those state employees that meet the ACA definition of full-time employee). The file contains hours worked for state agencies and higher education for the past 12 months (November 1, 2020 – October 31, 2021). Eligibility is being determined in accordance with the decisions that were made for the state as an employer:

- ND State Government will be one “Applicable Large Employer” (ALE).
 - There will be 2 ALE – Members: (1) State Agencies, and (2) Higher Education.
- The state will use a 12-month look-back period to determine eligibility for health insurance coverage.
- Employees will be offered a “single” health insurance plan. Forms will be available through NDPERS.
 - Employees’ share of the single premium will be \$101.97 per month, the remainder of the premium (\$585.69) will be paid by the state. *Rates based on employers with wellness.*
 - Employees may choose to purchase a “family” health insurance plan in order to cover their dependents. The employee share of the family premium will be \$1,072.67 per month, the remainder of the premium (\$585.69) will be paid by the state. *Rates based on employers with wellness.*
 - Employees will have the option to decline insurance.

A PeopleSoft query is available for agencies to run a 12-month look-back of employees in their agency. This query can be used to assist you in evaluating the number of hours worked for “new hires” at the end of their initial measurement period. **The query name in PeopleSoft HR/Payroll is “NDS_ACA_TEMP_HOURS”.** You should ask new employees if they are currently working for another state agency or higher education entity or have worked for any within the past 12 months. If so, you will need to contact those entities at the end of the initial measurement period. The hours worked at **all** state entities will need to be combined for the previous 12 months to determine eligibility.

OMB ran this statewide file and attached it to the email for use during this open enrollment period, November 22 – December 10, 2021.

Also attached are memos that will be sent to other agency contacts regarding:

- tracking ACA information in the PeopleSoft system;
- dual health insurance coverage; and
- special enrollment for temporary employees.

Attached Excel File

- Please review the file to conduct your “look-back” analysis.
- The file includes a 12-month look-back of all temporary employees employed by your agency from November 1, 2020 – October 31, 2021.

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- The file also includes regular authorized FTE that work less than half time (20 hours). These are included in the event they are also working for another agency in a regular part time or a temporary position, which results in the employee working an average of 130 hours per month for any state entity.
 - The file may include names marked with an 'X'. These are employees that worked for more than one state entity during the 12-month period.
 - It may be 2 state agencies;
 - 1 agency and 1 higher education entity; or
 - 2 or more higher education entities.
- **For further details on how to evaluate employees' eligibility during the look-back period, please refer to the documents on the NDPERS website.**
 - <https://ndpers.nd.gov/employers/employer-resources/affordable-care-act-aca/>
 - Several resource documents are available to aid you in this process including (1) ACA Decision Chart, and (2) ACA Questions.

Important Dates

- Special Enrollment for “temporary employees” (those state temporary and part time employees that meet the ACA definition of full-time employee) to sign up for health insurance is **November 22 – December 10, Information will be posted to the NDPERS website** on November 15th.
- Employees will be enrolled in Health Insurance effective January 1, 2022.

If you have further questions regarding ACA, please contact Becky Deichert, OMB, at bdeichert@nd.gov **AND** Lindsay Schaf, NDPERS, at lschaf@nd.gov. If you have any other questions regarding PeopleSoft, please contact Toby Mertz, OMB, at tmertz@nd.gov or 701-328-4885.