EQUIFAX

Client Training HQ

ACA and Worxtime Terms and FAQs

Overview

This document overviews common Affordable Care Act and Worxtime Terms and Frequently Asked Questions.

General ACA Terms[1]
Full-time Employee
An employee who is hired in a position that is (historically and continues to be) expected to work at least thirty (30) hours per week or 130 hours per month. Full-time employees are benefit-eligible just because of their classification and must be offered coverage within ninety (90) days of employment which must be effective no later than day ninety-one (91).
Initial Measurement Period
The measurement period, equal in time to the Standard Measurement Period, begins on the employee's first day of employment.
Initial Administrative Period
The period following the Initial Measurement Period during which those employees that are benefit-eligible should be offered benefits. The Initial Administrative Period can be up to ninety (90) days except when a twelve (12) month Initial Measurement Period is in place. In that instance, the Initial Administrative Period can last no longer than the remainder of the month in which the employee is hired plus one more month.
Initial Stability Period
The period following the Initial Administrative Period during which the employee's insurance coverage is in effect if they choose to accept it. This period will be equal to the Standard Stability Period in length therefore can be no less than three months and no more than twelve months.

[1] These terms are subject to change. For the latest IRS definitions, please view their website.

Standard Administrative Period

The employer-selected period during which those employees that are benefit-eligible should be offered coverage. The Standard Administrative Period can be no longer than ninety (90) days and will begin immediately following the Standard Measurement Period.

Standard Administrative Period

The employer-selected measurement period during which an employee's time is “measured” to determine benefit eligibility. The measurement period can be anywhere between 3-12 months depending on the employer’s selection. The Standard Measurement Period will typically continue to ‘roll’ each year and remain the same for the majority of the population.

Standard Stability Period

The employer-selected period during which the employee’s healthcare coverage is in effect should the employee accept coverage. The Standard Stability Period must be equal or greater than the Standard Measurement Period and can be no less than 3 months and no more than 12 months.

Variable Hour Employees

Employees who have schedules with hours that vary from week to week, month to month, etc., or are in positions where the employee is uncertain of meeting the 30 hour per week/130 hour per month requirements put forth by the ACA. These employees must be measured through a measurement period to determine benefit eligibility which will be based upon the number of hours worked during that period.

Worxtime Terms

Ad Hoc Reporting Tool

The reporting tool which will allow the user to select only the fields to be included in a report for the entire population. This tool can also be used in conjunction with the Report Group tool to report on certain portions of the organization.

Add A New Employee

The screen to manually upload an employee who does not currently have a record in the system.

Add a New Timesheet

The screen to manually add in a timesheet entry that was missed or left out previously.

Alerts

Automated email notifications to notify those users of certain actions taking place such as an employee entering their admin period or stability period, or an employee ending a stability period.

Custom Analytics Report

This is a reporting tool that allows the user to select the employee population based on hours worked per week as well as any custom reporting fields included by the employer.

Custom Reporting Fields

Additional fields that are included in uploads which can be used to segregate, differentiate, or breakdown the population to do further analysis on specific portions of the organization. These can also be used to restrict users to certain portions of the organization based upon the type of information stored in the custom fields.

Employee Demographic Upload

The employee file upload within which the employee demographic information is submitted (SSN, name, address, hire date, term date, etc.). This creates the base record for the employee in the system which is required for anyone (even terminated employees) who is active at any point during the measurement period.

Employee Profile

This is the record in the system under the Employees tab which includes a combination of both the Employee Demographic file upload information as well as the hours upload information for each individual employee. This page also provides the measurement/admin/stability period status, hours calculation for the current period, results for last completed measurement period, monthly hours totals, all pay period uploads for each pay period that has been submitted for each individual employee, and complete employee history including coverage and employment information.

Employees Confirmed Eligible

Employees who have NOT completed a measurement period but have already worked enough hours throughout the current measurement period to be considered full-time equivalents. Although these employees have worked enough hours, unless they are classified as full-time, these employees should not be offered benefits until they finish their measurement period.

Employees Trending Eligible

Employees that, during the measurement period, are averaging 30 or more hours per week.

Employees Trending Ineligible

Employees that, during the measurement period, are averaging less than 30 hours per week.

Hours Upload

The upload which provides the number of hours submitted for each employee per pay period.

Report Groups

This tool works in conjunction with the Advanced Reporting Wizard to only pull data on a specific portion of the population (defined by custom fields) or if selecting parameters for a more specific report pulling more defined data.

Reports

Standard reports are listed under the Reports tab. These can be reviewed on screen or exported into .csv or .xlsx format. Reports can also be automatically sent with a predetermined frequency through the "Schedule Report" feature.

Timesheet Profile

This section of the system is under the Timesheet tab and includes each pay period hours uploaded for each individual employee. In addition, if needed, hours submitted can be edited using this portion of the system in the event of a timesheet error or upload issue.

Frequently Asked Questions

Are Cobra people treated just like an employed person when dealing with their Coverage file?

Yes, Cobra and retirees will need to be accounted for as if they are an employed person.

How are leaves of absence and service credit tracked?

ACA regulations[2] state that all job-protected leaves must be counted towards benefit eligibility. Therefore, these hours must be submitted just as regularly worked hours would be (via the HRS upload). All other service credit hours (hours worked, vacation, PTO, sick leave, etc.) will also be included on the HRS upload which is submitted each pay period for upload to Worxtime.

[2] See IRS Guidelines for more information.

How often should the Coverage file be sent to Worxtime?

Send Coverage files once a month. In order to fully utilize the Worxtime system for tracking of the ACA 95% offered rule, Coverage files should always be current to ensure your data is reflecting who was actually offered coverage in real time.

On the Coverage file, if a terminated employee had coverage prior to termination, do you still put an 'E' for enrolled?

Yes, mark a terminated employee as enrolled if they had coverage prior to being terminated.

Should the Coverage Upload data contain dates from the start of the calendar year, plan year, or beginning of the measurement period?

Data should include the full calendar year (January 1st-December 31st).

What are the different employee types?*

VHE = Variable Hour Employee (Part-time)
FTE = Full-time Employee
SNE = Seasonal Employee
STE = Short-Term Employee

*These employee types are used as indicators to help determine whether the employee should be immediately eligible for benefits or if the employee should be dropped into a measurement period.

What does LCMP mean?

Last Completed Measurement Period.

What is the start date of the plan on the Coverage Template?

In order to capture all data for reporting to the IRS, you will need to provide the entire data on the Coverage file, to include all 12 months. The start date should be the actual date the benefit began. If you are reporting a long term employee with continuous coverage, you may choose to provide one record for the entire year. If your plan has a mid-year effective start date, you may choose to provide two records; each showing the start and stop dates of the employer plan years. In the event of breaks in coverage, you may provide multiple records to indicate the start and stop dates.

What should I use for the start date on the Coverage Template?

In order to capture all data for reporting to the IRS, you will need to provide the entire reporting year of data on the Coverage file, to include all 12 months. The start date should be the actual date the benefit began. You may choose to provide a full Coverage file each month for the entire year, or you may upload one full Coverage file at the beginning of the reporting year with an end date of the last day of the reporting year, and then upload only changes on a monthly basis. Any changes that are made will appear as discrepancies upon upload, and you will have to choose which coverage record to use. In the event of breaks in coverage, you may provide multiple records to indicate the start and stop dates.

Which companies have to supply dependent information?

Only self insured employers need to send the dependent coverage information. Fully insured companies will only need to supply employee coverage information.

More Training Available!

Check out additional training resources available on our site, Connections.

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. For information pertaining to your company and its specific facts and needs, please consult your own tax advisor or legal counsel. Links to sources may be to third party sites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third party sites or services.