

# Another ACA Delay for Employers

*The latest delay gives employers more time to plan. Companies will have until Jan. 1, 2016, to determine if they must provide health insurance coverage.*

Many employers applauded the Obama administration's decision to again delay the "employer mandate," but none louder than those in retail, hospitality and restaurants with fluctuating workforces, according to health care reform experts.

Determining who meets the Affordable Care Act's definition of a full-time employee has been a sticking point for employers with workers who have changing hours or work seasonally. The law defines a full-time employee as someone who works at least 30 hours per week.

The latest delay, which was announced Feb. 10 by the Internal Revenue Service and U.S. Treasury Department, gives employers more time to plan. Companies will have until Jan. 1, 2016, to determine if they must provide health insurance coverage.

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—Steve Wojcik, National Business Group on Health

"Those with workers whose hours fluctuate or are not offering benefits that meet the ACA's requirements will need to make decisions about health care benefits and staffing," said Steve Wojcik, vice president of public policy for the National Business Group on Health, a coalition of large employers based in Washington, D.C.

This is the latest revision to the ACA and affects companies with 50 to 99 employees. Employers with more than 100 employees will be allowed to comply in stages, offering coverage to 70 percent of full-time workers in 2015 and 95 percent in 2016 and beyond, or they will be subject to tax penalties. Also, seasonal workers who are not employed for more than six months will not be considered full time, and employers will not be required to provide health care benefits to them, according to the revised rules.

Employers who are getting questions from employees asking how the changes will affect them in 2015 should send a "reassuring message" telling them that nothing will change, Wojcik said.

"We won't have to worry about the government breathing down our backs for another year," he said. "Even if it doesn't change what we're offering, at least we have another year to deal with the issue of whether or not we will be audited."