

EMPLOYER MANDATE: DOES IT APPLY TO MY MINISTRY?



What is it?

Under the Affordable Care Act, **applicable large employers** are required to provide qualifying health coverage to full-time employees or pay penalties.



When does it go into effect?

Originally slated to go into effect January 1, 2014, it's been delayed twice. **Employers with 50–99** full-time or full-time equivalent employees are exempt until 2016 (if certain requirements are met).

Employers with 100+ full-time or full-time equivalent employees must provide qualifying coverage for 70% of their full-time employees by 2015. They must cover 95% of their full-time employees by 2016.



50 Full-Time Employees

What's an "applicable large employer"?

An **applicable large employer** is an employer who employed an average of at least 50 full-time or full-time equivalent employees during the preceding calendar year.

- **All** paid employees — full-time, part-time and seasonal — add up toward your count of full-time and full-time equivalent employees. If you calculate 50 or more, you could be subject to the mandate.

Who counts? Types of employees:

Full-time employee: Works an average of at least 30 hours per week or 130 hours per month.

"Full-time equivalent" employee designation: Used for the purposes of counting employees to see if you are subject to the mandate; includes hours worked by employees who do not work full time.

Part-time employee: Works less than a full-time employee on average; includes variable-hour employees.

Seasonal: "Employee" vs. "worker"

➤ **Seasonal employee:**

A non-full-time, recurring role (example: church camp manager who works summers). If your seasonal employees push your count over 50, you're subject to the mandate.



- **Seasonal worker:** An occasional or overflow non-full-time worker (example: overflow nursery workers). If your seasonal workers push your count over 50, you may be able to back them out of your count and not be subject to the mandate.

The bottom line: Part-time, seasonal and full-time equivalent **employees** are counted for the purposes of determining whether your ministry is subject to the mandate. Applicable large employers are only required to provide qualifying coverage for full-time employees.



How do I count employees?

You'll set a **measurement period** during which you'll count your employees. For 2015 coverage, the period is 6-12 months.

Then use a calculator — like GuideStone's — to determine your count. Visit www.GuideStone.org/EmployerMandate to use the calculator.

What does my final count mean?

100 or more full-time or full-time equivalent employees: You are an applicable large employer for 2015 and beyond.

50–99 full-time or full-time equivalent employees: Applicable large employer, but may be eligible for transitional relief in 2015.

49 or fewer full-time or full-time equivalent employees: The provision does not apply to your ministry at this time.

The bottom line: Keep counting, especially if you're up against that threshold!

Get more info: www.GuideStone.org/EmployerMandate



- Step-by-step guide
- Employee count calculator
- Help determining how and to whom to offer coverage
- Info on penalties
- Much more