

## Affordable Care Act (ACA) FAQs

The Patient Protection and Affordable Care Act (ACA) was designed to improve health care quality and access to affordable health insurance coverage for all Americans. The ACA requires that most people in the U.S. carry health insurance and requires some employers to offer health coverage to employees who meet certain guidelines.

### **Q. Who is eligible for health insurance coverage through WVU due to the Affordable Care Act?**

**A.** All full-time WVU employees, as defined by the ACA, are eligible for health coverage through WVU. The ACA defines a “full-time” employee as one who averages at least 30 hours of service per week. Adjunct faculty members will be credited with 3.33 hours of work per week for each credit hour taught to determine whether they meet eligibility requirements. Employees in state benefits-eligible positions working fewer than 30 hours per week will remain eligible for benefits, including health insurance.

### **Q. I received an offer of health insurance coverage from WVU due to the Affordable Care Act. What now?**

**A.** If you are not a state benefit-eligible employee but were found to be eligible for health insurance coverage through WVU, you may have received an offer of health coverage through the ACA from WVU in your employment offer letter, or as a separate letter and email. You may want to review your health coverage options with your family to determine if enrolling in the coverage offered to you through WVU is the right choice for you.

### **Q. How do I enroll in the health coverage offered to me?**

**A.** If you’ve been offered health coverage through the ACA from WVU and would like to enroll, follow the directions listed in your offer letter or offer email. You will follow a link to a website that includes information on choosing a plan, your premium, and forms which must be completed and returned to WVU Benefits Strategy in order to complete your enrollment. Your coverage would be effective the first day of the month following enrollment.

### **Q. Can I enroll my children and spouse?**

**A.** As an ACA-eligible employee, you would be able to enroll any legal dependent children up to the age of 26. You would not be eligible to enroll a spouse in the health coverage offered.

**Q. What will the cost to me be?**

**A.** Your premium (the cost of your health coverage) will depend on the plan you choose and your salary. If you will work for the University for less than a year, your salary will be “annualized” to determine your premium, meaning Benefits Administration will calculate what your salary would be if you were to work for the University for a full year.

**Q. I’ve already purchased health coverage from the ACA Marketplace and receive a premium tax credit (subsidy).**

**A.** If you currently receive a premium tax credit or subsidy for health coverage purchased on the Marketplace, an offer of coverage from WVU may change your eligibility for the tax credit.

**Contact WVU Benefits Strategy with any additional questions at 304-293-8405 or [ACABenefits@mail.wvu.edu](mailto:ACABenefits@mail.wvu.edu).**