



Health Care and Your Organization – Understanding and Complying with the Affordable Care Act

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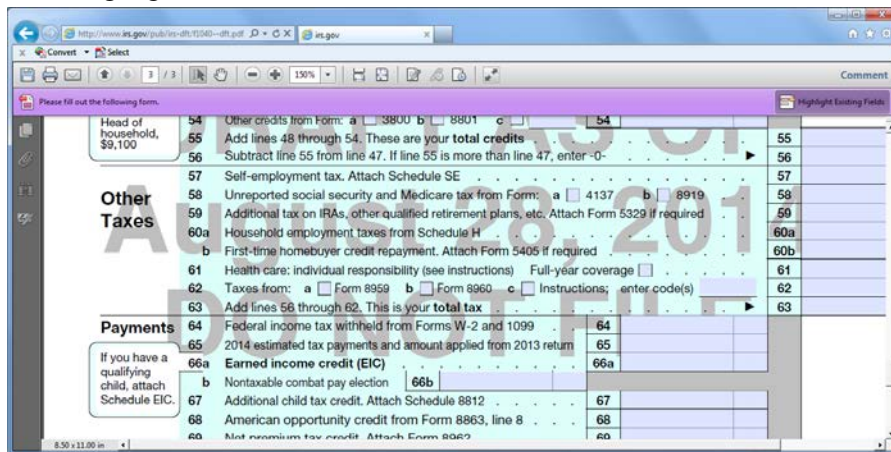
Today's Agenda

- Premium Tax Credit
- Employer Play or Pay Penalty
- Employer Information Reporting
- ACA Related Concerns for HR
- The Cadillac Tax
- Section 501(r) for Tax-Exempt Hospitals
- Q&A

The Affordable Care Act - Exchanges



The Individual Mandate Arrives on Form 1040



Employee Coverage Choices

- **Premium Tax Credits**

- Available in Individual Coverage Exchange (not in Small Employer (SHOP) Exchange)
- Household income = 100% - 400% of federal poverty line (FPL); for 2015, in continental US:

	100% FPL	400% FPL
Individual	\$11,670	\$46,680
Family of 4	\$23,850	\$95,400

- Not eligible if enrolled in employer-sponsored plan or eligible for employer-sponsored plan that meets affordability & minimum value requirements

Example of a Premium Tax Credit

Family of 4 in Pittsburgh

50-year old

45-year old

2 children under age 21

Family income of \$47,700 (200% Fed. Poverty Level)

Monthly premium for second lowest cost silver plan: \$708

(Kids in this family are eligible for CHIP.)

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