



Health Care Reform

January 24, 2013

Resources

Note:

State Refor(u)m is an online network for health reform implementation. It is a project of the National Academy for State Health Policy, and is supported by a grant from the Robert Wood Johnson Foundation.

www.statereform.org.

The post-audio-conference conversation is hosted there at <http://bit.ly/claspcall>.

These resources are designed for those participating in the January 24 audio conference [Health Reform: Implications for Part-Time Work](#).

Overviews of the Patient Protection and Affordable Care Act

[How People Get Coverage Under the Affordable Care Act](#)

This Kaiser Family Foundation flowchart explains how an individual can obtain health care coverage under the PPACA.

[The Affordable Care Act: What Does It Do For Low-Income Families?](#)

This Institute for Research on Poverty research brief provides a history of health care reform in the United States, summarizes the PPACA and discusses who will be eligible for health care coverage among low-income families.

[Estimates of the Effect on the Prevalence of Employer-Sponsored Health Coverage](#)

This Government Accountability Office report provides a background on United States employer-sponsored health care coverage and factors that contribute to an employer's decision to provide coverage.

[Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance, and How Health Care Reform Can Help](#)

This Commonwealth Fund research brief provides an overview of health care coverage among employees of small businesses, insurance options for said employees, out-of-pocket insurance and medical costs and the impact of health care reform.

Workers Hours and Health Coverage

[What Workers Are Most At Risk Of Reduced Work Hours Under The Affordable Care Act?](#)

This UC Berkeley Labor Center research brief provides data on current distribution of hours worked among employees by industry, current health care coverage by hours worked and identifies industries where workers are at most risk for a reduction in hours.

[Employer Responsibility in Health Reform](#)

This Center on Budget and Policy Priorities brief outlines employer responsibilities under the PPACA.

Summary of Potential Employer Penalties Under the Patient Protection and Affordable Care Act (PPACA)

This Congressional Research Service report describes and illustrates the penalties employers will face, beginning 2014, under the PPACA.

Hourly Workforces and Health Care Reform - Angst or Opportunity? (pdf of slides and recording are available)

This Mercer webcast, targeted towards employers, discusses the challenges/opportunities and costs/benefits of providing health care to employees.

National Restaurant Association: Determine Your Responsibility

National Restaurant Association: Next steps for Restaurateurs

These resources include a brief that provides restaurant owners an overview of how the PPACA will affect their business as well as steps to take to prepare for the health care reform law; and an interactive calculator tool that shows how various types of restaurant owners and/or chains will be affected by the PPACA.

Get Health Insurance with a Part-Time Job

This Bankrate article provides a brief summary on how the PPACA will affect part-time employees.

Health Care Management and Growth Are Key for Small Businesses Entering 2013

This Hispanic Business article discusses what small business owners must consider when deciding on healthcare coverage for employees.

IRS Regulations

Shared Responsibility for Employers Regarding Health Coverage

Available through the federal register, this notice (with comment period open until 03/18/2013) describes proposed rules of employer responsibility in health care coverage.

Determining Full-Time Employees for Purposes of Shared Responsibility for Employers Regarding Health Coverage

This IRS notice, published last year describes safe harbor methods that employers may use (but are not required to use) to determine which employees are treated as full-time employees for purposes of the shared employer responsibility provisions of § 4980H of the Internal Revenue Code (Code). Specifically, the administrative guidance in this notice, modifying and expanding on previous guidance, includes a safe harbor method that employers may apply to specified newly-hired employees.

Questions and Answers on Employer Shared Responsibility Provisions Under the Affordable Care Act

This IRS page provides frequently asked questions and answers to the *Shared Responsibility for Employers Regarding Health Coverage* notice.

IRS Issues More “Play or Pay” Guidance

This Spencer Fane Britt & Browne LLP brief concisely explains the *Shared Responsibility for Employers Regarding Health Coverage* notice and the *Questions and Answers* notice.

Proposed Rule Clarifies Employer Mandate Calculations

This Society of Human Resource Management article summarizes new IRS regulations including the easing of compliance for employers, calculating the full-time employee threshold and the treatment of part-time and seasonal workers. (*Federal Register: § 54.4980H-3 Determining full-time employees.*)

IRS Says Colleges Must Be 'Reasonable' When Calculating Adjuncts' Work Hours

This Chronicle article details IRS rules on calculating hours of higher education institution employees to determine health care coverage.

(*Federal Register: Section II. Identifying Full-Time Employees for Section 4980H Purposes*>3. *Teachers and Other Employees of Educational Organizations*)

IRS Rules Ease Compliance with Health Reform Law Employer Mandate

This Workforce article summarizes penalties for employers under newly proposed IRS regulations.

(*Federal Register: Section III. Compliance With Section 4980H—In General; Section IIV. Compliance With Section 4980H(a); Section V. Section 4980H(b) Liability; and Section VI. Assessment and Payment of Section 4980H Liability*)

Press Stories on Worker Hours

A Health Scare for Small Businesses Ahead of Health-Care Law, Small Firms Worry about Crossing the Crucial 50-Person Threshold

Jan. 16, 2013 – <http://online.wsj.com/article/SB10001424127887324595704578241510527580352.html>

Side Of Fast-Food Fries, Hold the Healthcare

Jan. 9, 2013 – <http://www.latimes.com/news/opinion/opinion-la/la-ol-side-of-fastfood-fries-hold-the-health-care-20130109,0,1689296.story>

Taco Bell Franchise Cuts Single Mom Johnna Davis' Hours Because Of Obamacare

Jan. 8, 2013 – http://www.huffingtonpost.com/2013/01/08/taco-bell-obamacare_n_2433947.html

Wendy's Franchise Cuts Employee Hours to Part-Time to Avoid Obamacare

Jan. 7, 2013 – <http://thinkprogress.org/health/2013/01/07/1409841/wendys-obamacare/?mobile=nc>

Health care reform legislation may affect ordinance being mulled by Luzerne County Council

Jan. 6, 2013 – <http://www.nytimes.com/2013/01/01/health/employers-must-offer-family-health-care-affordable-or-not-administration-says.html>

Employers Must Offer Family Care, Affordable or Not

Dec. 31, 2012 – <http://www.nytimes.com/2013/01/01/health/employers-must-offer-family-health-care-affordable-or-not-administration-says.html>

Health Care Law May Mean Less Hiring In 2013

Dec. 30, 2012 – <http://www.usatoday.com/story/money/business/2012/12/30/health-care-law-jobs/1785641/>

Darden Restaurants Profit Plunges 37 Percent After Bad Publicity Over Attempt To Skirt Obamacare

Dec. 20, 2012 – http://www.huffingtonpost.com/2012/12/20/darden-restaurants-profit_n_2337250.html

Olive Garden Not Slashing Hours After All

Dec. 6, 2012 – <http://www.politico.com/story/2012/12/olive-garden-obamacare-hours-84686.html>

Opposition to Health Care Law Hurts Olive Garden Parent

Dec. 4, 2012 – <http://www.usatoday.com/story/news/nation/2012/12/04/darden-restaurants-obamacare-criticism-earnings-backlash/1746979/>

Small Employers Weigh Impact of Providing Health Insurance

No. 30, 2012 – <http://www.nytimes.com/2012/12/01/business/small-employers-weigh-impact-of-providing-health-insurance.html?ref=health>

Health-Care Law Spurs a Shift to Part-Time Workers

Nov. 4, 2012 – <http://online.wsj.com/article/SB10001424052970204707104578094941709047834.html>

Firms with Many Part-Time Workers Weight Response to ACA Coverage Requirement

Sept. 24, 2012 – <http://news.wolterskluwerlb.com/news/firms-with-many-part-time-workers-weight-response-to-aca-coverage-requirement/>

Retailers Argue Their Industry Runs With Part-Time Workers And Can't Comply With The Affordable Care Act's 9-To-5 Job Focus

Jun. 28, 2012 – <http://bizbeatblog.dallasnews.com/2012/06/retailers-argue-their-industry-runs-with-part-time-workers-and-cant-comply-with-the-affordable-care-acts-9-to-5-job-focus.html/>