

# Fallon Health ACA group size attestation form

Group name: \_\_\_\_\_

Group number: \_\_\_\_\_ Group renewal date: \_\_\_\_\_

Full-time employees: \_\_\_\_\_ + Full-time equivalent (FTE) employees: \_\_\_\_\_ = Total: \_\_\_\_\_

Number of Fallon Health benefit-eligible employees: \_\_\_\_\_

In Massachusetts, there have traditionally been different rating rules for small groups and large groups. Small groups have been defined as groups with between 1 and 50 employees, while large groups have been defined as groups with 51 or more full-time employees. While that remains true, for 2016 and subsequent years the ACA has prompted a change in how the number of employees in a group is counted for purposes of classifying a group as a small group or a large group. In the past, this was based on the number of "eligible employees", just those employees working 30 hours or more. For 2016 and subsequent years, this will be based on a "full-time employees plus full-time equivalents" (FTE) count that takes into account all employees, not just those working 30 hours or more.

The FTE calculation to be used for 2016 and subsequent years is the same one used for the ACA's Employer Shared Responsibility requirement. The calculation involves counting how many actual full-time employees a group has, aggregating the hours of other employees to create full-time equivalents, then adding the two together. The final sum is the number used to determine whether a group is a large group or a small group. You can use the following link to find out more about the FTE calculation and determine how to perform this calculation for your group: [healthcare.gov/shop-calculators-fte](http://healthcare.gov/shop-calculators-fte). **On the third line above, please enter your company's number of full-time employees, plus full-time equivalent employees and the total for both.** These numbers should reflect your average workforce size at time of proposed effective date.

Under the ACA Employer Shared Responsibility requirement, full-time employees are generally individuals who worked on average more than 30 hours a week for more than 120 days a year, or who are expected to work those hours. Part-time employees are generally individuals who worked, on average, less than 30 hours per week. Those employees who meet the "full-time" definition are benefit-eligible. *Note: while part-time employees are taken into account in determining whether a group is a small group or a large group, Employer Shared Responsibility only requires employers to offer coverage to full-time employees.*

**On the fourth line above, please enter your company's number of full-time benefit-eligible employees who are offered coverage through Fallon Health.** Do not include employees who are not offered coverage through Fallon Health, for example, because they do not live or work in the service area of any Fallon Health plan that you offer. Fallon Health is collecting this data for informational purposes. It will not affect whether your company is classified as a small group or a large group.

By completing this form, the Group hereby attests to the following (check only one):

It is a large group (51 or more full-time/FTE employees)       It is a small group (1-50 full-time/FTE employees)

## The Group further attests that it:

- Calculated the number of Fallon Health benefit-eligible employees using the guidelines found in the Employer Shared Responsibility regulations.
- Accurately reported this number of Fallon Health benefit-eligible employees to Fallon Health for purposes of underwriting insurance coverage for the Group.
- Understands that Fallon Health is relying on disclosure of this information for accuracy and proper classification as a large or small group.
- Understands that it must comply with the ACA and other laws to the extent applicable.

## Please return this form to:

Fallon Health | Attn: Consumer Sales Department | 10 Chestnut Street | Worcester, MA 01615

Authorized employer representative (please print): \_\_\_\_\_

Title (please print): \_\_\_\_\_ Date: \_\_\_\_\_