

## Update on the Catamount Employer Assessment

### ***What changes did the legislature make to the Employer Assessment?***

A couple of important changes have been made to the Catamount Health Employer Assessment by recent amendments to the original law by the legislature this session.

The law now contains definitions for "part time" and "seasonal" employment, and also establishes application of the assessment (contribution) for these types of employees, if the employer does not offer to pay toward their insurance.

- PART-TIME workers are individuals who work *30 or fewer hours a week*.
- SEASONAL workers are individuals who:
  - (A) work for an employer for 20 weeks or fewer in a calendar year; and
  - (B) work in a job scheduled to last 20 weeks or less.
- PART-TIME and SEASONAL workers with health insurance from any source *other than Medicaid and VHAP*, will *not* be included in the FTE calculation of employers who provide health insurance coverage to *all* regular, full-time employees.

### ***What employers are affected by this change?***

The assessment is still levied on three categories of employers:

1. Employers who offer no insurance coverage.
2. Employers who offer insurance to some employees, but not all employees.
3. Employers who offer insurance but not all employees take the insurance, and if any of those employees remain uninsured.

What the new specifications on PART-TIME and SEASONAL workers do is change which employees are counted in category #2 above.

**If you offer insurance to all full-time employees, but not to all employees**, there will be a change in how you count the hours of any PART-TIME or SEASONAL employees (as defined above).

- You will need to determine which employees to whom you do **not** offer coverage meet the definitions of PART-TIME or SEASONAL.
- For employees who meet that definition, you will need to obtain a proof of coverage if they have insurance elsewhere.
- The hours of those employees who have proof of coverage ***other than Medicaid or VHAP*** (for example, coverage under spouse private plan, Medicare, other employer plan) are ***NOT*** counted in the accumulated hours used to calculate your assessment.
- Hours worked by PART-TIME or SEASONAL employees who do ***NOT*** have other coverage, or who ***are covered under Medicaid or VHAP, ARE COUNTED*** toward the assessment.
- Hours worked by employees who do not meet the definitions are also counted.

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