



Serving the Vending and Refreshment Services Industry

## Health Care Reform

### ISSUE:

The Patient Protection and Affordable Care Act (PPACA), also known as the Affordable Care Act (ACA), was signed into law on March 23, 2010. The Act made significant changes seeking to lower the uninsured rate by expanding public and private insurance coverage, and attempting to reduce the costs of healthcare for individuals and the government. The ACA provides a number of mechanisms (including mandates, subsidies, and insurance exchanges) to increase coverage; and requires insurance companies to cover all applicants within new minimum standards and offer the same rates regardless of pre-existing conditions.

The Obama Administration has postponed many major parts of the ACA until January 2016. In 2013 a one-year delay was announced, extending until 2015 the law's mandate that larger employers provide coverage for their workers or pay a penalty. NAMA provides its members with timely alerts to help ensure that members understand their obligation to provide notification to their employees of the new law.

One of the provisions of the ACA establishes that businesses with more than 50 full-time workers must provide health insurance for full-time employees who work either 30 hours per week or 130 hours per month. Rep. Todd Young (R-IN.) has introduced H.R. 30, the Save American Workers (SAW) Act of 2015 and Senator Susan Collins (R-ME) has introduced the Forty Hours is Full Time Act of 2015 (S. 30), repealing the 30-hour definition of "full-time employment" in the Affordable Care Act and restoring the traditional 40-hour definition. It would also restore the number of hours established for full-time employment from 30 to 40 hours per week.

NAMA joined a coalition of organizations in publicly supporting legislation that would change the ACA's definition of an "applicable large employer" to exempt those businesses that have previously been defined as small businesses under the Small Business Act.

### NAMA POSITION:

- NAMA requests that Congressional lawmakers in the Senate support and pass H.R. 30, the Save American Workers (SAW) Act which passed the House in January 2015 or pass the Forty Hours is Full Time Act of 2015 (S.30). For many years a "full-time" work week has been defined as 40 hours. The current definition of full-time at 30 hours in the ACA is not aligned with current workforce practices and does not reflect the standard definition of full-time work, which is 40 hours per week.