

Employer Mandate

Year	2016	2017
Applicability	Employers with 50 or more employees	Employers with 50 or more employees
Requirements to avoid penalties	<ol style="list-style-type: none"> 1. Offer Coverage to 95% of FT Employees 2. Coverage must meet minimum value and affordability guidelines 	<ol style="list-style-type: none"> 1. Offer Coverage to 95% of FT Employees 2. Coverage must meet minimum value and affordability guidelines
Who is considered full-time (FT)?	Employees working 30 hrs/wk	Employees working 30 hrs/wk
What is the minimum value?	60% actuarial value	60% actuarial value
When is coverage affordable?	Employees pay no more than 9.66% of wages for self-only coverage for lowest cost plan	Employees pay no more than 9.69% of wages for self-only coverage for lowest cost plan
Maximum penalties*	<p>\$2,160/yr per employee if fewer than 95% of FT employees are offered coverage (less 30)</p> <p>\$3,240/yr per employee if coverage does not provide minimum value and/or is unaffordable</p>	<p>\$2,260/yr per employee if fewer than 95% of FT employees are offered coverage (less 30)</p> <p>\$3,390/yr per employee if coverage does not provide minimum value and/or is unaffordable</p>

*Note: These are estimates for 2017.