

It's been almost two years since President Obama's Affordable Care Act (ACA) became effective. It's been almost two years since President Obama's Affordable Care Act (ACA) became effective. Since its implementation on January 1, 2014, Obamacare's primary goal has been to reduce the number of Americans who are without health insurance- making affordable and accessible healthcare available to all.

When the federal statute was signed into law in March of 2010, companies scrambled to learn all of the complexities of the compliance guidelines. One thing was clear: being compliant requires a lot of attention to detail- time that most companies don't have.

Every time the regulations are modified or a new guideline is added, someone in your company must be paying attention. Failing to comply will result in substantial penalties, fines, and precious time away from your business.

Fortunately, as a National Employee Management Resources' (NEMR) client, your company's data is carefully and continuously monitored to be sure that you are compliant with any and all federal guidelines.

How are you affected by the ACA?

For businesses who employ 50 or more full-time equivalent employees, your first tax filings are due in 2016. Before determining how the ACA guidelines will affect you, we must decide whether or not you are considered a "large



employer." NEMR will comprehensively calculate and forecast your classification to be sure that your employee benefits offerings fit the bill.

As you continue to cultivate your business, we will update you immediately if we

anticipate any upcoming changes to your "large employer" classification. If you are indeed a "large employer", we will be sure your organization satisfies ACA regulations regarding your required minimum benefits to full-time equivalent employees.

What is a full-time equivalent employee?

With the flexible working hours of some staff members, it can be difficult to determine the eligibility classification for a full-time equivalent employee (FTE). Thanks to the NEMR Prism, we can quickly and easily track your team's hours across any date range.

To be sure that each member of your staff is properly accounted for according to ACA guidelines, we track all employee hours and benefits in our database.



When hourly and part-time employees approach full-time status, NEMR will alert you to be sure that you're offering the required "affordable" coverage to all eligible employees.

What constitutes "affordable" coverage?

According to the ACA, your business must offer affordable healthcare options to 95% of full-time employees. Though the guidelines can be daunting, the basic premise requires that the employee's cost be 9.5% or less of their annual household income.

With three approved calculation methods and plenty of technical data through which to navigate, you can imagine why so many employers trust NEMR with managing the tedious details of ACA compliance. If you've transferred your risk to NEMR, we will spare you the time-consuming challenge of auditing your adherence

to these new government guidelines. Breathe easy while NEMR tracks your coverage affordability and monitors your offering percentage.

How is NEMR protecting me and my business?

Thanks to the advanced technology of our NEMR Prism, we can continuously monitor your company's pertinent information and update you on any new developments. As the seemingly ever-changing ACA guidelines are implemented, we carefully monitor your data to be sure that you are in strict compliance with the law.

As a partner of NEMR, you'll never need to worry about managing the tedious details of ACA compliance. As 1094/1095 filings become due, we'll ensure that you're compliant through the entire HR process while timely and accurately submitting the necessary documentation on your behalf.