

JHP Bronze Plan

The consortium sponsors a minimum coverage plan, the Bronze Plan, in order to allow member organizations an opportunity to avoid a penalty for employees seeking minimum coverage under the Affordable Care Act (ACA). The Bronze Plan pays the actuarial equivalent of 60% of medical costs, as required under ACA. The Bronze Plan is not subject to negotiation or change, as it is intended to satisfy the minimum federal standards of coverage. The Bronze Plan is administered by your current claims administrator.

Plan Design

Please note that in order to receive plan benefits, participants **must** use Network Providers, other than in an emergency. No coverage will be provided for out of network care.

Benefit Period	Calendar Year
PPO Network Deductible per Calendar Year for Medical Services	\$5,000 Single/\$10,000 Family
Coinsurance for required prescription drugs	For required prescription drugs, the Plan pays 80% of the cost of the drug and you pay 20% up to the Calendar Year Coinsurance Limit
Calendar Year Coinsurance Limit for prescription drugs	\$2,900 Single/\$5,800 for Family Plan for 2020

Bronze Plan Funding Factors

Bronze Plan rates for coverage have been developed in accordance with the Ohio Exchange offerings tiered age rate structure. The rates below will be charged for coverage under the Bronze plan:

Age Band	Under 25	25 - 29	30-34	35-39	40-44	45 - 49	50 - 54	55 - 59	60 – 64
Bronze Plan Factor	\$165.94	\$331.86	\$374.48	\$391.79	\$419.36	\$494.41	\$617.25	\$770.43	\$949.38

Funding Factors will vary for each employee electing coverage based on age and number of dependents. Please see the following rate calculation examples:

Employee age 48
Rate - \$494.41

EE age 48 plus Dep. age 25
Rate - \$826.27

EE age 48, Dep. age 25, plus Dep. age 10
Rate - \$992.21

Eligibility

Bronze Plan benefits are available to any person who receives a W-2 from an employer fully participating in The Jefferson Health Plan and who otherwise meets the definition of an employee under the Affordable Care Act (ACA). Cost for coverage under this Plan varies depending on Employee classification. Employees otherwise eligible for coverage under Medicare, Medicaid, Tri-Care, CHIP or similar programs are not eligible to elect coverage under this Plan even though they may receive a W-2 from an employer participating in the Jefferson Health Plan.

An eligible employee is an employee of the employer who meets the eligibility definition as defined under the Affordable Care Act (ACA) statute. Specifically, the statute defines three (3) classifications of employees; Full-Time, Variable Hour, and Part-Time.

- The statute defines Full-Time employees as those who, with respect to any month, work at least 30 hours per week – 130 hours of service in a calendar month is treated as the monthly equivalent of at least 30 hours of service per week. An “employee” is an individual who is an employee under the common-law standard. A leased employee, (as defined in the statute), a sole proprietor, a partner in a partnership, or a 2% S corporation shareholder is NOT each considered an employee. Employees who work outside the U.S. are excluded.
- An eligible employee may also be what is considered, under the ACA, a “Variable Hour Employee”. A Variable Hour Employee is an employee who may not be working 30 hours a week in a given month but may do so in the future. In these cases, the employer should make the offer of Bronze plan coverage to any Variable Hour Employees.
- An employee considered Part-Time, under the ACA, is also eligible to enroll in the Plan but can be charged the full cost of the program by the employer to participate in the Bronze plan.

Employers can collect contributions from Full-Time and Variable Hour Employees toward the cost of coverage, but the contributions cannot be more than 9.86% of the employee’s gross income in order to avoid the penalty. Each member group can charge a different contribution to employees who enroll, however, The Jefferson Health Plan recommends a maximum monthly employee contribution of \$90 for employee only coverage for Full-Time or Variable Hour Employees.

The definition of Eligible Employee is subject to amendment, by The Jefferson Health Plan and/or under the guidelines of the ACA.