EQUIFAX®

AFFORDABLE CARE ACT
and the hourly workforce

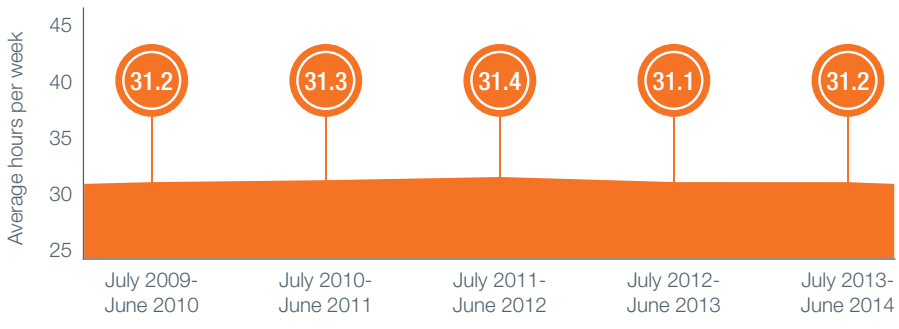
ELIGIBILITY

Under the Affordable Care Act, employers must offer affordable health coverage to full-time employees or pay a penalty. A full-time employee is defined as anyone that works 30+ hours per week. **What does this mean in today's labor market?**

61%
of hourly workers are working 30+ hours per week.

66%
of the U.S. workforce is hourly.

That represents
74.4 million
active employees.



What's trending:
Average hours worked per week.

TENURE

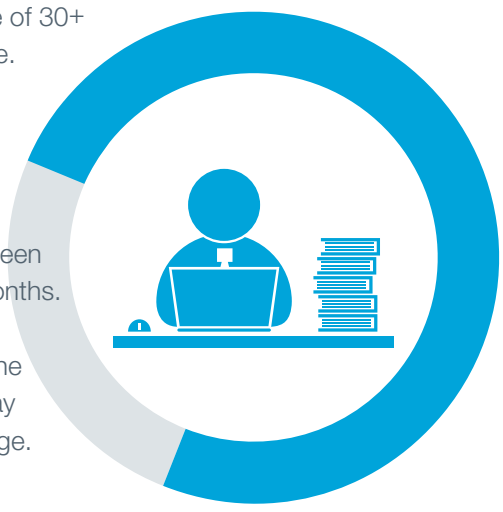
Under the Affordable Care Act, employers may track hours for each employee over a 3 to 12 month measurement period. Employees that work an average of 30+ hours during their measurement period will become eligible for coverage.

Most employers are using a measurement period of **12 months**

So to be eligible for coverage, an employee must stay for at least 12 months.

71%
of hourly employees have been at their job longer than 12 months.

This means that 71% of the U.S. hourly workforce may become eligible for coverage.



AFFORDABILITY

Under the Affordable Care Act, employers must offer affordable coverage to all eligible employees. Affordability can be calculated using 1 of 3 methods. Most employers are using the 'rate of pay' method:

hourly pay rate
X
130 hours
X
9.5%
=
maximum monthly premium
for an employee's self-only plan

$14.57/hr
average pay rate for hourly workers

$179.94
maximum monthly premium based on average hourly pay.

Workforce trends provide valuable insight that can help employers plan for the Affordable Care Act. In fact, hiring, pay, and turnover trends allow businesses to prepare for ACA compliance and answer questions like: Who will become eligible for coverage? When will they become eligible? And how much will premiums cost? Find answers to these questions and more at www.equifaxworkforce.com/benchmarks.

The information in this graphic represents a snapshot of Equifax Workforce Insights and Benchmark data ranging from July 2013 through June 2014. Equifax Workforce Insights and Benchmark data is based on aggregate income and employment data available only from Equifax, not self-reported survey information. Please refer to www.hhs.gov/healthcare/rights/law for the most recent updates and complete guidance on the Affordable Care Act. Equifax and the Equifax marks used herein are registered trademarks of Equifax, Inc. © 2014 Equifax Workforce Solutions, a/k/a TALX Corporation, a wholly owned subsidiary of Equifax Inc., Atlanta, Georgia. All rights reserved.
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