

## **Substitute Eligibility for Health Insurance Coverage Under the Affordable Care Act**

District substitutes are eligible to enroll in district health insurance at their own expense, if they work at least 10 hours per week (hours worked for other school districts are not considered in determining whether a substitute is eligible for benefits through Leakey ISD).

Although a substitute may work 10 hours in a single week, the district does not guarantee that substitutes will work 10 hours every week. The district's need for substitutes varies from week to week. In some weeks, subs may not receive any assignments. Similarly, the district understands that some weeks subs may not be able to accept assignments due to illness or other personal reasons.

New substitutes must enroll in or decline medical coverage within 31 days from date of hire. Returning substitutes must enroll in or decline medical coverage during annual open enrollment in August. If a sub declines coverage, they cannot enroll again until the next plan year unless they experience a special enrollment event.

**If a substitute elects to enroll, they are responsible for the full premium** and must submit payment for one calendar month in advance, with a completed enrollment form. Premiums for subsequent months will be deducted from payroll for the preceding month; however, if payroll is not sufficient to cover the full premium, the difference must be submitted to the district by the 5th day of the preceding month. If the 5th day falls on a weekend or a day the district is closed, the payment must be made the preceding business day. If a substitute fails to timely pay the monthly premium, the district will proceed with cancellation. Note, cancellation due to non-payment is considered a voluntary drop; therefore, would not be eligible for COBRA.

Coverage may be cancelled if a substitute loses eligibility (removal from the substitute roster) for any of the following reasons: poor performance, misconduct, repeatedly turning down assignments, canceling assignments, no-show, not accepting at least 1 assignment(s) per year or failing to timely return a letter of reasonable assurance. A substitute who is enrolled in insurance and who is then removed from the substitute roster becomes ineligible for health coverage and will be provided notice regarding continuation coverage under COBRA (if eligible).

**For more information contact Business Manager Katherine Antes at 830-232-5595 Ext. 2106.**