VERMONT HEALTH CONNECT

Find the plan that's right for you.

For Employers: How to Count to 50

Starting in 2014, Vermont Health Connect will make it easier for small businesses to access the same quality coverage that large businesses get. This worksheet is intended to help you determine if your business qualifies to purchase coverage through Vermont Health Connect.

A small business is eligible to purchase health insurance for their employees on Vermont's Health Connect, *if* it employed an average of 50 or fewer full-time employees on working days in the previous calendar year. That's why it's important to know "how to count to 50!"

A full-time employee is an employee who works 30 or more hours on average per week, in a given month. Working days refers to the number of days that the business is open.

Step 1: Perform the following calculation for each employee, for each month of the calendar year

- For *employee 1,* multiply the average number of hours worked per day by 21.7 to get the total number of hours worked per month.*

Average hours worked per day (x) 21.7=_____ Total number of hours worked per month

- Divide the total number of hours worked per month for *employee 1* by 4.3 to get the average number of hours worked per week.**

Total number of hours worked per month/4.3 = Hours worked per week

If the hours worked per week for *employee 1* are greater than or equal to 30, the employee is considered full-time for that particular month.

If the hours worked per week for *employee 1* are less than 30, the employee is considered less than full-time for that particular month.

**21.7 is industry standard for number of working days in a given month. Adjust, if necessary, for your particular circumstance.*

***4.3 is the industry standard for number of weeks in a month.*

THIS WORKSHEET IS FOR INFORMATIONAL PURPOSES ONLY.

Step 2: Fill out the chart below for each employee, for each month of the calendar year.

Place a 1 in the column for each month that an employee is considered full-time. Place a 0 in the column for each month they an employee is considered less than full-time. The chart below contains an example.

Employee	January	February	March	April	May	June	July	August	September	October	November	December	
Employee 1	0	0	0	1	1	1	1	1	1	0	0	0	
Employee 2	1	1	1	1	1	1	0	0	1	1	1	1	
													SUM
Total Full-Time Employees	1	1	1	2	2	2	1	1	2	1	1	1	16
													/12
												Average Full-time Employees	**1.33**

Step 3: Add each column to get the number of full-time employees employed at your business in a given month.

In the example above, you would have 1 full-time employee in January and 1 full-time employee in February.

Step 3: Calculate the average number of full-time employees employed by your business over the calendar year.

Add up the total number of full-time employees for each month and divide by 12 to get your average number of full-time employees for the previous calendar year.

- If your average number of full-time employees is 50 or fewer, you have a Vermont Health Connect small business.
- If your average number of full-time employees is over 50, but no more than 100, your business is not Vermont Health Connect eligible until 2016.
- If your average number of full-time employees is over 100, your business is not eligible.

Notes

1) The law requires that you perform this calculation for the previous calendar year to determine your eligibility to purchase insurance as a small business. If you plan to sign-up in the fall/winter of 2013 for coverage beginning January 1, 2014, you will perform the above calculation using data from 2012. However, if you expect changes to the hours of particular employees, you may make those adjustments to the 2012 calculations.
2) Once determined eligible as a Vermont Health Connect eligible small business, you may continue to use the marketplace even if your number of employees increases to be over 50. However, you are not mandated to do so.