



Part-time Faculty

The Affordable Care Act and Eligibility for Health Benefits

Introduction

The Affordable Care Act (“ACA”) requires CNM to determine eligibility for health benefits for part-time faculty in a new light. Many of the ACA regulations are complex; therefore, the contents herein shall provide a general overview of the regulations’ applicability to part-time faculty.

Background

The ACA requires employers to offer health insurance benefits to its full-time employees. Employees who work a minimum of thirty (30) hours per week, or the equivalent thereof, are considered full-time. In addition, the ACA requires CNM to track offers and denials of coverage in order to complete tax forms that must be submitted to the Internal Revenue Service yearly.

The Collective Bargaining Agreement for Part-time Faculty

There are articles related to insurance and class assignments that are contained in the Part-time Faculty Collective Bargaining Agreement (CBA). CNM and the CNM Employees Union negotiated updates to the CBA.

The parties agreed to language that aligns insurance eligibility with the Affordable Care Act (ACA) by determining eligibility on an annual basis, rather than term by term. Eligibility for each calendar year (called the “stability period “in the ACA) will be determined by the faculty member’s average class load during the previous “look-back period,” which runs from October to October.

The parties also agreed to language in the CBA that said part-time faculty who have an average teaching load during the look-back period of at least 10 credit hours (not contact hours) per week for each week of the term will be eligible for health insurance benefits. Under the provisions of the ACA, part-time faculty who have an average teaching load during the look-back period of at least 10 contact hours per week are also eligible for health insurance benefits. Qualified part-time faculty, who elect to enroll in benefits through CNM will do so during open enrollment, or through a qualifying event. Open enrollment is held once a year during the October-November time frame.

The initial stability period was January 1 through December 31, 2018, based on the look-back period of October 2016 - October 2017. The existing insurance eligibility requirements remained in effect through the fall semester of 2017. New part-time faculty, who receive their first assignment, will not be evaluated for insurance eligibility through CNM until they have completed their first three (3) terms of employment.



For those part-time faculty who qualify for the stability period in calendar year and who have also enrolled in health insurance benefits, CNM will pay the employer share of the insurance premium during each term in the stability period even if the faculty member has no assignment. The faculty member must continue to pay the employee share of the monthly premiums during this time.

If you have any question about part-time faculty benefit eligibility, please contact benefits@cnm.edu.