



ACA Affordable Care Act

Pay or Play Analysis - IncentiMax™ can estimate your PPACA exposure

The Patient Protection and Affordable Care Act (PPACA) or "Obamacare" is sweeping new legislation that will require employers that have 50 or more full time employees to provide health insurance or pay a \$2,000 - \$3,000 tax penalty per each full time employee. Beyond the potential penalties, employers will also be required to submit a variety of new payroll related reports to ensure that they are in compliance with the new regulations.



Pay or Play

The choice to either "pay" or "play" is not simple and each decision impacts a variety of variables. Regardless of which strategy an employer chooses to endorse, it is clear that measuring the impact of PPACA's ever changing regulations is a daunting task. As a strategic partner, IncentiMax™ has developed a solution that can be used to mold different cost scenarios. For organizations that choose to "pay" the tax penalty, we have a payroll auditing service that can be used to minimize fines and ensure accurate compliance of the law.

ACA Cost Projections

Companies that have the ability to project their ACA costs will have a competitive advantage. This is why the ACA MAX platform provides extensive reporting that helps companies measure and manage data relating to their exposure to penalties and expenses associated with the law. Cost projections may be calculated and analyzed in ACA MAX based on the following variables and more:

- "Variable Hour" and "Non Variable" Employees
- "Look-back Periods"
- Breaks in service/Rule of parity
- ACA costs by business unit, branch, or client
- Offer of Minimum Essential Coverage or Minimum Value health insurance

Planning Ahead

- The ACA mandates will likely result in cost increases for staffing companies and many large employers. These expenses, along with added costs of complying with the law, will force many businesses to either raise prices or reduce profit margins.
- Consider if offering a Minimum Value Plan or a Minimum Essential Coverage (MEC) health insurance plan may help limit your ACA penalties and assist your employees remain compliant with the individual mandate portion of the ACA law.
- Review available technology tools such as the ACA MAX platform to alleviate the operational burdens of tracking employee information and complying with reporting requirements.

" IncentiMax™ Workforce Solutions to Maximize your Bottom Line"



MaxServices Group helps our clients achieve maximum results through innovative workforce solutions that establish more profitable and successful business operations, including Affordable Care Act Tracking and Compliance, E-Onboarding, Staffing Software, Tax Credit Processing and Unemployment Cost Management.

- **ACA**
- **E-Onboarding**
- **Staffing Software**
- **Tax Credit Processing**
- **UC Management**

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