

Part-time Health Benefit FAQ

1. Who qualifies for the part-time health benefit?

Any part-time faculty member who has

- been assigned a cumulative total of at least 12 LHE (i.e., twelve units of assignment) over the previous 12 months, including summer (e.g., 6 in the fall and 6 in the spring, or 6 in the fall, 3 in summer, and 3 in the spring);
- has held an assignment during 5 of the previous 6 semesters, not including summer;
- has an assignment equivalent to at least 3 LHE in the semester for which the benefit is requested;

and

- is purchasing coverage through Covered California through a Bronze, Silver, Gold, or Platinum plan, or
- is paying for comprehensive coverage through an equivalent plan (“equivalent plan” means that it provides comprehensive health coverage similar to that of one of the comprehensive plans available through Covered California, and you are paying the full premium for that plan for coverage for yourself);

and

- submits all of the required documentation and a complete and signed application/affidavit before the deadline of September 10th, 5:00 pm, for the fall semester, and February 10th, 5:00 pm, for the spring semester, to the District Business Office.

2. Who does not qualify?

Anyone who

- does not meet the longevity and assignment level criteria described above;
- who does not have comprehensive insurance through Covered California or equivalent comprehensive insurance;

or

- anyone whose insurance premium is partially or fully funded by a spouse’s/domestic partner’s/family member’s employer provided or group plan;

or

- fails to complete and turn in the applications materials and documentation before the deadline of September 10th, 5:00 pm, for the fall semester, and February 10th, 5:00 pm for the spring semester, to the District Business Office.

3. I’m able to buy insurance through my spouse’s/domestic partner’s business/group plan? Do I qualify?

If you are paying the full cost of your own insurance coverage by buying into a group plan, yes, you do qualify if you also meet the criteria for longevity and assignment level. You will need to provide proof of enrollment sign the affidavit noting the monthly and annual cost of your plan.

If your premium is partially or fully paid by an employer, you do not qualify.

4. My insurance is provided through my spouse's/domestic partner's business/group plan, but I have to pay part of the cost; do I qualify?

No. If the spouse's/domestic partner's employer is paying part of the premium, you do not qualify.

5. My insurance is provided through my spouse's/domestic partner's business/group plan, but I have to pay a co-pay for health services; do I qualify?

No. If you're paying only a co-pay for services, then your premium is sponsored by another employer, and you do not qualify.

6. I have to pay a small amount every month to qualify for coverage under my spouse's/domestic partner's employer's health plan, and I realize that I don't qualify for the full benefit, but can't I be reimbursed for a smaller amount each month?

Unfortunately, no. The part-time health benefit plan provides a fixed amount each month to those part-time faculty members who qualify, so you either qualify for the full amount, or don't qualify. The District did not want to spend the time to verify a different benefit amount for each qualified part-time faculty member, or the effort to pay a different amount to each qualifying part-time faculty member. They insisted that the benefit be all or nothing.

7. How much is the benefit?

The amount of the benefit is a fixed amount each semester, determined by dividing \$381,000 by the total number of qualified applicants each semester, up to a maximum amount of \$500 per month or \$2500 per semester. In other words, if the total amount divided by the total number of qualified applicants falls below \$500 monthly, that lower amount will be the monthly benefit. If fewer people apply, the benefit maxes out at \$500. But everyone receives the same amount of money, regardless of the cost of the insurance plan premium.

8. Do I have to submit my documentation by the deadline every semester?

Yes.

9. What happens if I give up or lose my insurance?

You must notify the District within ten business days of the end of your coverage, and your benefit will end.

10. What happens if I don't notify the District when my insurance ends?

The program is subject to random District audits. If they discover that you have been collecting benefits to which you are not entitled, they will move to recoup the money that you have received after your insurance ended.

11. I'm covered by my spouse's/domestic partner's insurance; can I collect the benefit for my dependents?

No, the benefit is intended to offset the cost of comprehensive insurance for the part-time faculty member only, not for dependents.

12. Can I use the benefit to pay for supplemental insurance (e.g., dental, vision)?

No, the part-time health benefit is intended for comprehensive coverage through Covered California, or an equivalent comprehensive health plan.

13. How do I apply for the part-time health benefit?

Submit the application materials one of two possible ways:

- 1. E-mail complete packet (application/affidavit and supporting documentation) to hrptfinsurance@socccd.edu.
- 2. Submit complete packet (application/affidavit and supporting documentation) to Human Resources – 3rd Floor Human Services (HS) building, HR Front Desk Room 370.

14. Where do I get the application materials?

If you are eligible for the program because you have met the longevity, average assignment, and current assignment criteria, you should have received an email from the District on Tuesday, August 13th, with the information sheet and affidavit attached. If you believe yourself to be eligible, but did not receive the application materials, or if you have lost them, they are available for download from the Faculty Association website.

15. What do I need to include in my application?

You will need to submit documentation of enrollment in a Bronze, Silver, Gold, or Platinum medical plan provided through Covered California (such as a screen capture or email showing enrollment and coverage dates),

or

documentation of enrollment in an equivalent medical or health insurance plan such as an insurance declaration page reflecting dates of coverage, a copy of insurance card, front and back, reflecting coverage dates.

and

a signed affidavit attesting that the part-time faculty member receiving the health benefit is not eligible for health or medical insurance through the District as a retired full-time faculty member, or is not receiving provided coverage through a family member's medical insurance plan, a provided group plan, or another employer's medical insurance plan ("provided coverage" means that the provider is partially or fully funding your health insurance premium, so that you're not paying the full cost).

16. What does this Part-time Health Insurance affidavit mean? Do I have to sign it?

You must sign the affidavit to qualify for the part-time health benefit. It means that you are supplying truthful information, under penalty of perjury, regarding your qualifications for the health insurance benefit, and that you are not having insurance provided for you, and that you are paying the amount listed on the affidavit.

17. I didn't get insurance until after the application deadline; can I apply later?

To receive the benefit for a given semester, you must apply by the deadline for that semester. If you have not signed up for a qualifying health or medical insurance plan by the deadline (September 10th, 5:00 pm, for the fall semester, and February 10th, 5:00 pm for the spring semester), you will have to wait to apply the following semester. Your health insurance benefit will not be retroactive.

18. Can the District randomly audit my eligibility to make sure that I still qualify?

Yes.

19. Who do I contact regarding the part-time health insurance benefit program?

You may contact the District representative at hrptinsurance@socccd.edu, and/or the Faculty Association at facultyassociation@socccd.edu.

20. What do I do if I feel that I have been unjustly denied my benefit?

Please contact the Faculty Association (facultyassociation@socccd.edu) with your concerns, and Association Representatives will review your application, and advocate on your behalf with the District if your denial of benefits was not justified.

21. What happens if a part-time faculty member switches to a different insurance carrier and/or different tier coverage (Bronze to Gold, for example) during the semester? Would this change in coverage, risk cancellation of the stipend for that semester?

Switching coverage or carriers should have no effect on a faculty member's qualification for the benefit.

22. How is the stipend paid out? Will it be added to paychecks, or paid separately?

The benefit stipend added to the monthly paycheck.

23. Does the summer semester count as part of this part-time faculty health insurance program? Is the benefit paid during the summer term for those who teach in the summer?

The benefit stipend applies only during the then monthly paychecks for the fall and spring semesters, and not during summer.

24. Why is the part-time health benefit program designed in this way?

To explain that, we need to cover some history. Long, long ago, the District provided a health plan for all part-time faculty members who met the criteria for longevity, average level of assignment, and current assignment, and who applied for coverage. However, the insurance carrier discontinued that coverage, arguing that the only people who made use of the plan were high-risk, and providing health care to those people cost far more than they were receiving in premiums.

After an unsuccessful search for another carrier, the District decided to simply give qualified part-time faculty members who applied for the benefit a monthly payment to cover the cost of insurance up to the maximum amount the District had been paying as a premium—\$150 per month—which they could use to offset the cost of providing their own coverage. In a later contract negotiation, the amount was raised to \$175 monthly. According to the District, they spent many hours verifying documentation, and determining how much to pay each qualified part-time faculty member, and tracking cost and eligibility.

Then, during contract negotiations in 2015, at almost literally the last moment, the District volunteered that they no longer wanted to track who had applied, and the amount for which they were eligible, and simply want to pay everyone who qualified the \$175 monthly health benefit. At that point, any part-time faculty members who had been employed for 5 of the previous 6 semesters, had been assigned at least 12 LHE during the previous 12 months, and had at least 3 LHE for the current semester automatically received an additional \$175 in their paychecks, regardless of whether or not they needed it for insurance coverage. Because one no longer needed to qualify for the insurance by submitting documentation of coverage, and because the amount paid to individual part-time faculty members no longer depended on how much they were spending, the amount spent by the District on part-time health benefits increased exponentially.

Before the most recent negotiations (which concluded in the spring of this year), the Faculty Association held workshops, collected emails, and conducted a survey to identify important issues facing the faculty for negotiations. The part-time faculty health benefit was identified as important to many of our part-time faculty. It became clear that if the benefit were limited to those who did not have insurance provided through some other means (as it had been before 2015), the District could significantly increase the amount it gave to qualified part-time faculty members to purchase insurance. After considerable negotiation, discussion, and adjustment, the District accepted the faculty proposal, and the current part-time health benefit provision was adopted.

- What happens if a part-time faculty member **switches to a different insurance carrier and/or different tier coverage** (Bronze to Gold, for example) during the semester? Would this change in coverage, risk cancellation of the stipend for that semester?

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- **How** is the stipend paid out? Will it be added to paychecks, or paid separately?

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