

ACA to benefits-eligible chart

	Ben-Eligible	ACA Eligible	Ben-eligible	Employee's options
Employee's action →	Waived	Waive continued	Electing coverage	Enrolled
Category 1 Transition	Employee is in a benefits eligible role but waives coverage.	The employee is no longer in a benefits-eligible role. Since the employee previously waived coverage for the plan year, the waive election continues even when they become ACA eligible.	The employee is in a benefits eligible role again and is able to enroll into coverage due to the change in status. In this scenario, the employee chooses to enroll into coverage.	The employee chooses to enroll into coverage. The employee can enroll into any plan with any provider.
	Ben-eligible	ACA eligible	Ben-eligible	Employee's options
Employee's action →	Already enrolled	Declines continuation of coverage	Electing coverage	Enrolled
Category 2 Transition	The employee is benefits eligible and enrolled in any of the following plans: Medical, Dental, Vision.	The employee is no longer in a benefits eligible role. The employee becomes ACA eligible. The employee has the option to decrease coverage or decline the continuation of coverage. In this scenario, the employee decides to decline coverage.	The employee returns to a benefits eligible role. The employee is able to enroll into medical, dental, vision. In this scenario, the employee chooses to enroll into coverage.	The employee chooses to enroll into coverage. The employee can enroll into the plan levels they desire but they must choose the same provider they had prior to ACA eligibility if the enrollment is in the same plan year as the enrollment before ACA eligibility.
	Ben-eligible	ACA eligible	Ben-eligible	Employee's options
Employees action →	Already Enrolled	Continues Coverage	Electing Coverage/Increasing Coverage	Enrolled
Category 3 Transition	The employee is benefits eligible and enrolled in any of the following plans: Medical, Dental, Vision.	The employee is no longer in a benefits eligible role. The employee becomes ACA eligible. The employee has the option to decrease coverage or decline the continuation of coverage. In this scenario the employee decides to continue their coverage under ACA.	The employee returns to a benefits eligible role. The employee is already enrolled into coverage. The employee has the option to increase the levels of their coverage or enroll into any coverage they did not have. In this scenario, the employee decides to increase coverage and enroll into coverage they don't currently have.	The employee chooses to enroll into coverage they didn't have. However, if they enroll into coverage they dropped in the same plan year, they have to choose the same provider for that particular benefit plan.