OKLAHOMA
Office of Management
& Enterprise Services

ACA Basics Standard

Introduction

When determining insurance eligibility, the Affordable Care Act sets requirements that affect how or if employees are to receive insurance through their employer. Benefit Specialists work within the guidelines of the ACA and state statute to determine how or if employees receive insurance coverage through their positions or employers. Working in tandem between these two sources, insurance coverage should be applied through the guidelines discussed below.

Purpose

The purpose of this standard is to set forth the standards and eligibility determinations of the Affordable Care Act requirements for enrollment purposes.

Standard

Standard measurement period.

- Existing employees.
  - The lookback measurement period for existing employees runs October 3rd to October 2nd of the following year.
    - Example: 10/03/2024-10/02/2025.
  - This period determines an employee's benefit eligibility for the next calendar year.
    - i.e., stability period.
  - Exception: New hires follow an Initial Measurement Period first.
- New hires – Initial Measurement Period.
  - Begins on the first day of the month following the hire date and runs for 12 months.
    - Example: Hire date is 04/15/2025 → Measurement period is 05/01/2025 – 04/30/2026.
  - This determines benefit eligibility for the following plan year.
    - e.g., eligibility for 2027.
  - After the Initial Measurement Period, the employee joins the standard measurement cycle with all other employees.
    - Example: Next standard measurement: 10/03/2026 – 10/02/2027
      - Administrative Period: 10/03/2027 – 12/31/2027
      - Stability Period: 1/1/2028 – 12/31/2028

Administrative Period.

- Existing employees.
  - Runs from October 3rd to December 31st of each year.
    - Example: 10/03/2025 – 12/31/2025.
  - This is the timeframe to offer benefits for the upcoming Stability Period based on measurement results.
- New hire Administrative Period.
  - Begins immediately after the new hire's Initial Measurement Period.
    - Example: Initial Measurement Period ends 04/30/2026 → Administrative Period is 05/01/2026 – 07/30/2026.
  - This is when benefits are offered for the next Stability Period.

Stability Period.

- Runs 01/01 through 12/31 each year.
    - Example: 01/01/2026-12/31/2026.
- Employees determined eligible during the Standard or Initial Measurement Period must be offered benefits for the entire stability period.
- Status Changes during Stability Period.
    - Benefit-eligible → Not benefit-eligible:
        - Benefits must be offered for the remainder of the Stability Period (per ACA).
    - Not benefit-eligible → benefit-eligible:
        - Benefits should not be offered unless required by state statute.

Important Notes.

- ACA eligibility is based on actual hours worked, not employee type.
    - Full-time is averaging 30 hours per week/120 hours per month during the measurement period.
- State statutes can override ACA if they are more generous.
    - Example: An employee moving from part-time to full-time who works 20 hours or more per week must be offered benefits per state statute (1,000-hour rule), even if the ACA would not yet require it.
- Upcoming changes:
    - Title 250, Chapter 25, Section 1-2 may be updated to clarify employee type definitions. These revisions would go to the Legislature in January. If approved, Workday@OK will be updated accordingly.

Compliance

This standard shall take effect upon publication. OMES may amend and publish the amended standards at any time. OMES promotes adherence to all published policies and standards, including any updates.

Rationale

HCM standards provide a consistent framework for managing HR processes in Workday, enabling agencies to align practices and ensure greater uniformity in workforce operations across the state.

Revision history

This standard is subject to periodic review to ensure relevancy.

Effective date: 07/09/2026	**Review cycle:** Annual
Last revised: 07/09/2026	**Last reviewed:** 07/09/2026
Approved by: Emily Roberson, Chief Human Resources Officer	