

PPACA Affordability Calculator

Group Name: _____

Plan Year: _____

of Pays / Plan Year: _____

**Employee Per Pay Contribution for
Single Coverage of Lowest Cost Plan:** _____

Employee Monthly Contribution: _____

Employee Annual Contribution: _____

This calculator is based on the 2022 ACA Affordability Safe Harbor percentage of 9.61%. It is based on the 2021 Federal Poverty Level (FPL) of \$12,880, since the 2022 Federal Poverty Level will not be released until January 2022.

For non-calendar year plans, an adjustment in the FPL to \$12,880 (the 2021 rate) can be made to Test 3 when the 2022 Federal Poverty Level amount is released in January. Additionally, for plans with employees based in Alaska or Hawaii, the FPL can be adjusted.

Annual Federal Poverty Levels	2020	2021
Contiguous 48 States & DC	\$12,760	\$12,880
Alaska	\$15,950	\$16,090
Hawaii	\$14,680	\$14,820

Test 1

Form W-2 Safe Harbor

Employee Box 1 W-2 income must be greater than: _____

Test 2A

Rate of Pay Safe Harbor: Minimum Wage

Employee Hourly Rate of Pay Minimum Wage 2021: _____

Full Time Status Equivalent: _____

9.61 % of Computed Monthly Wages: _____

Affordability Determination: _____

Test 2B

Rate of Pay Safe Harbor: Lowest Wage

Employee Hourly Rate of Pay: Lowest Wage for client _____

40 Hour Week Annual Salary: _____

Full Time Status Equivalent: _____

9.61 % of Computed Monthly Wages: _____

Affordability Determination: _____

Lowest Paid Worker Must Make No Less Than _____

This Amount Per Hour To Be Considered Affordable: _____

Test 3

Federal Poverty Line Safe Harbor

100% of 2021 FPL for Single Individual: _____

ACA's affordability contribution percentage for 2021: _____

Monthly FPL: _____

9.61 % of FPL for Single Individual: _____

Affordability Determination: _____

Maximum Safe Contribution

Monthly 9.61 % of FPL for Single Individual _____

Maximum Safe Contribution - _____

2022 PPACA Affordability Calculator

Per State Info

States	2021 Minimum Wage	2020 Minimum Wage
Alabama	\$7.25 ^A	\$7.25 ^A
Alaska	\$10.34	\$10.19
Arizona	\$12.34	\$12.00
Arkansas	\$11.00	\$10.00
California	\$14.00 ^B	\$13.00
Colorado	\$12.32	\$12.00
Connecticut	\$12.00 ^C	\$11.00
Delaware	\$10.25	\$9.25
Washington D.C.	\$15.00	\$14.00
Florida	\$8.56 ^D	\$8.56
Georgia	\$5.15 ^E	\$5.15 ^E
Hawaii	\$10.10	\$10.10
Idaho	\$7.25	\$7.25
Illinois	\$11.00	\$9.25
Indiana	\$7.25	\$7.25
Iowa	\$7.25	\$7.25
Kansas	\$7.25	\$7.25

States	2021 Minimum Wage	2020 Minimum Wage
Kentucky	\$7.25	\$7.25
Louisiana	\$7.25 ^A	\$7.25 ^A
Maine	\$12.15	\$12.00
Maryland	\$11.75 ^F	\$11.00
Massachusetts	\$13.50	\$12.75
Michigan	\$9.65	\$9.65
Minnesota	\$10.08 ^G	\$10.00
Mississippi	\$7.25 ^A	\$7.25 ^A
Missouri	\$10.30	\$9.45
Montana	\$8.75	\$8.65
Nebraska	\$9.00	\$9.00
Nevada	\$9.00 ^H	\$7.25
New Hampshire	\$7.25 ^A	\$7.25 ^A
New Jersey	\$12.00 ^I	\$11.00
New Mexico	\$10.50	\$9.00
New York	\$12.50 ^J	\$11.80
North Carolina	\$7.25	\$7.25

States	2021 Minimum Wage	2020 Minimum Wage
North Dakota	\$7.25	\$7.25
Ohio	\$8.80	\$8.70
Oklahoma	\$7.25	\$7.25
Oregon	\$11.25 ^K	\$11.25
Pennsylvania	\$7.25	\$7.25
Rhode Island	\$11.50	\$10.50
South Carolina	\$7.25 ^A	\$7.25 ^A
South Dakota	\$9.45	\$9.30
Tennessee	\$7.25 ^A	\$7.25 ^A
Texas	\$7.25	\$7.25
Utah	\$7.25	\$7.25
Vermont	\$11.75	\$10.96
Virginia	\$7.25 ^L	\$7.25
Washington	\$13.69 ^M	\$13.50
West Virginia	\$8.75	\$8.75
Wisconsin	\$7.25	\$7.25
Wyoming	\$5.15 ^E	\$5.15 ^E

^A Federal, no state minimum

^B \$14.00 rate is for California employers with 26 or more employees. Employers in California with 25 or less employees have a minimum wage of \$13.00 per hour. There are multiple local minimum wage rates that exceed the statewide minimum.

^C \$13.00 effective 8/1/21

^D \$10.00 effective 7/1/20

^E Employers subject to Fair Labor Standards Act must pay the \$7.25 Federal minimum wage

^F \$11.75 applies to Maryland employers with 15 or more employees. Employers in Maryland with 14 or fewer employees must pay a minimum wage of \$11.60 per hour.

^G \$10.08 rate is for large employers in Minnesota (with annual gross revenues of at least \$500,000). Small employers have a minimum wage of \$8.21 per hour.

^H \$9.00 is for Nevada employees who are offered health insurance. Nevada employees who are not offered health insurance must receive \$8.00 per hour. As of 7/1/21, \$8.75 with insurance and \$9.75 without.

^I \$12.00 applies to New Jersey employers who are non-seasonal and with 6 or more employees. Seasonal...

...employees and those working for business who employ 5 or fewer employees must receive \$11.00 per hour.

^J The increased New York State minimum wage is effective 12/31/2020. Statewide minimum wages apply in areas that are not governed by a higher, local minimum wage ordinance. There are multiple local minimum wage rates that exceed the statewide minimum.

^K \$12.75 effective 7/1/21

^L \$9.50 effective 5/1/21

^M There are multiple local minimum wage rates that exceed the statewide minimum.