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HR IDEAS, LLC :: OUTSOURCED HUMAN RESOURCE & SAFETY SOLUTIONS

COURT UPHOLDS SAN FRANCISCO HEALTHCARE INITIATIVE EMPLOYERS FORCED TO FOOT BILL FOR UNIVERSAL COVERAGE

San Francisco has been battling the Golden Gate Restaurant Association and other groups for over a year trying to pass a healthcare initiative that requires employers to help fund health coverage for nearly 80,000 uninsured adults in the city. However, last week, the 9th Circuit Court of Appeals approved the new healthcare initiative.

The new law became effective retroactive to 01.09.08. It forces employers to invest either **\$1.17 or \$1.76** for every hour worked between 10 hours and 40 hours a week, depending on the number of workers employed, both in or out of San Francisco:

- Employers with over 100 employees must pay \$1.76 an hour.
- Employers with 20 to 99 employees must pay \$1.17 an hour.
- Employers with less than 20 employees are off the hook.
- **Employers with less than 50 employees have until April 1, 2008 to take action.**

WHAT ARE YOUR OPTIONS?

- **Pay into the City System**
They have already announced that they can not handle large number of enrollments);
- **Pay into a Health Reimbursement Account**
You will need to hire a TPA (third party administrator) to administer the plan;
- **Set up an HSA which requires a high deductible benefit plan;** or
- **Sign up for a compliant benefit plan**
HRI has partnered with California Coastal Insurance in offering a benefit plan designed to meet City requirements.

If you have employees in San Francisco, you're doing business in the toughest city in the country. But this fight is not over yet and you can expect to hear from us on this issue before the end of the year.

HRI can help you with all your employer needs, including human resources, compliance, safety, recruiting, payroll, benefits, and workers comp. For more information on this initiative or available services, contact Will Smith at 925.415.5159 or email him at wsmith@hrideas.com or info@hrideas.com. We'd be happy to provide a free consultation.