



Reverse ACA Affordability Calculator for Texas Schools

Instructions:

Use the Affordability Calculator tab to select plan year, then return to this tab.

Fill in the green box below with the employee's hourly rate.

Plan Year: 2026

Enter Employee's Hourly Rate: **\$13.25**

Maximum Monthly Net Cost to Employee*:

\$171.56

\$51
Increase Needed

\$221.74
Current Employee Cost

**If costs to employee, after deducting district and state contribution, exceeds this amount, coverage does not meet ACA affordability test.*

This document is provided for educational purposes only and may contain legal information to facilitate a general understanding of the law. It is not an exhaustive treatment of the law on this subject nor is it intended to be legal advice. Nothing herein should be relied upon as legal advice in general or in reference to any specific fact situation. As always, it is important for you to consult with your own attorneys to obtain a legal analysis and to apply these legal principles to specific fact situations. ©2026 Texas Association of School Boards, Inc. All rights reserved.



ACA Affordability Calculator for Texas Schools

September 1 Plan Years

(may also be used for other plans with a summer/fall start month)

Instructions: Confirm the applicable plan year below.
Fill in the other green boxes with your district's data as specified.

Plan Year:

2026

Your ESC Region:

04

Monthly District Contribution (include \$75.00 from the state):

\$416.00

Current monthly contribution is \$365. \$365 + Additional \$51 = \$416

Total Monthly Premium for lowest-cost, employee-only coverage:

\$586.74

Monthly Net Cost to Employee:

\$170.74

Lowest hourly rate a full-time* employee in your district
can be paid for insurance to be affordable:

\$13.19

*Full-time as identified under the Affordable Care Act.

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