



## 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: 2025

Enter Employee's Hourly Rate: \$13.00

Maximum Monthly Net Cost to Employee\*:

\$152.44

\$42.00	192.04
Increase Needed	Current Employee Cost

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

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# 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:

2025

Your ESC Region:

ESC Region is used to find the appropriate TRS-ActiveCare premium. If you are not using TRS-ActiveCare you may skip ESC.

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

\$365.00

Current monthly contribution is \$323.  $\$323 + \text{Additional } \$42 = \$365$

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

\$517.04

Will calculate for TRS-ActiveCare coverage.  
For non-TRS coverage, enter the lowest premium in your district.

Monthly Net Cost to Employee:

\$152.04

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

\$12.97

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

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