

Using the Rate of Pay Safe Harbor. If employees receive tips then W-2 Safe harbor may work better.

SETTING ACA AFFORDABILITY USING THE ROP SAFE HARBOR

FOR PLAN YEARS BEGINNING IN 2024

Hourly Rate	Monthly Salary (Hourly Rate x 130 Hours)	Affordability Amount (8.39% of Monthly Salary)
\$12.00	\$1,560.00	\$130.88
\$12.25	\$1,592.50	\$133.61
\$12.50	\$1,625.00	\$136.33
\$12.75	\$1,657.50	\$139.06
\$13.00	\$1,690.00	\$141.79
\$13.25	\$1,722.50	\$144.51
\$13.50	\$1,755.00	\$147.24
\$13.75	\$1,787.50	\$149.97
\$14.00	\$1,820.00	\$152.69
\$14.25	\$1,852.50	\$155.42
\$14.50	\$1,885.00	\$158.15
\$14.75	\$1,917.50	\$160.87
\$15.00	\$1,950.00	\$163.60
\$15.25	\$1,982.50	\$166.33
\$15.50	\$2,015.00	\$169.05
\$15.75	\$2,047.50	\$171.78
\$16.00	\$2,080.00	\$174.51
\$16.25	\$2,112.50	\$177.23
\$16.50	\$2,145.00	\$179.96
\$16.75	\$2,177.50	\$182.69
\$17.00	\$2,210.00	\$185.41
\$17.25	\$2,242.50	\$188.14
\$17.50	\$2,275.00	\$190.87
\$17.75	\$2,307.50	\$193.59
\$18.00	\$2,340.00	\$196.32
\$18.25	\$2,372.50	\$199.05
\$18.50	\$2,405.00	\$201.77
\$18.75	\$2,437.50	\$204.50
\$19.00	\$2,470.00	\$207.23
\$19.25	\$2,502.50	\$209.95
\$19.50	\$2,535.00	\$212.68
\$19.75	\$2,567.50	\$215.41
\$20.00	\$2,600.00	\$218.14
\$20.25	\$2,632.50	\$220.86
\$20.50	\$2,665.00	\$223.59
\$20.75	\$2,697.50	\$226.32
\$21.00	\$2,730.00	\$229.04
\$21.25	\$2,762.50	\$231.77
\$21.50	\$2,795.00	\$234.50
\$21.75	\$2,827.50	\$237.22
\$22.00	\$2,860.00	\$239.95
\$22.25	\$2,892.50	\$242.68
\$22.50	\$2,925.00	\$245.40
\$22.75	\$2,957.50	\$248.13
\$23.00	\$2,990.00	\$250.86
\$23.25	\$3,022.50	\$253.58

Hourly Rate	Monthly Salary (Hourly Rate x 130 Hours)	Affordability Amount (8.39% of Monthly Salary)
\$23.50	\$3,055.00	\$256.31
\$23.75	\$3,087.50	\$259.04
\$24.00	\$3,120.00	\$261.76
\$24.25	\$3,152.50	\$264.49
\$24.50	\$3,185.00	\$267.22
\$24.75	\$3,217.50	\$269.94
\$25.00	\$3,250.00	\$272.67
\$25.25	\$3,282.50	\$275.40
\$25.50	\$3,315.00	\$278.12
\$25.75	\$3,347.50	\$280.85
\$26.00	\$3,380.00	\$283.58
\$26.25	\$3,412.50	\$286.30
\$26.50	\$3,445.00	\$289.03
\$26.75	\$3,477.50	\$291.76
\$27.00	\$3,510.00	\$294.48
\$27.25	\$3,542.50	\$297.21
\$27.50	\$3,575.00	\$299.94
\$27.75	\$3,607.50	\$302.66
\$28.00	\$3,640.00	\$305.39
\$28.25	\$3,672.50	\$308.12
\$28.50	\$3,705.00	\$310.84
\$28.75	\$3,737.50	\$313.57
\$29.00	\$3,770.00	\$316.30
\$29.25	\$3,802.50	\$319.02
\$29.50	\$3,835.00	\$321.75
\$29.75	\$3,867.50	\$324.48
\$30.00	\$3,900.00	\$327.21
\$30.25	\$3,932.50	\$329.93
\$30.50	\$3,965.00	\$332.66
\$30.75	\$3,997.50	\$335.39
\$31.00	\$4,030.00	\$338.11
\$31.25	\$4,062.50	\$340.84
\$31.50	\$4,095.00	\$343.57
\$31.75	\$4,127.50	\$346.29
\$32.00	\$4,160.00	\$349.02
\$32.25	\$4,192.50	\$351.75
\$32.50	\$4,225.00	\$354.47
\$32.75	\$4,257.50	\$357.20
\$33.00	\$4,290.00	\$359.93
\$33.25	\$4,322.50	\$362.65
\$33.50	\$4,355.00	\$365.38
\$33.75	\$4,387.50	\$368.11
\$34.00	\$4,420.00	\$370.83
\$34.25	\$4,452.50	\$373.56
\$34.50	\$4,485.00	\$376.29
\$34.75	\$4,517.50	\$379.01

For instructions on how to apply this safe harbor, please refer to the Employees' Rates of Pay section this guide. Minimum wage can, and does, differ for employers according to the size of their businesses and where they are located. It's important for employers to also ensure employees are paid at least minimum wage, according to labor laws.