

HEALTHCARE CONCERNS

With Obamacare, courses add a new challenge to the plate

BY MOLLY GASE

The Affordable Care Act, commonly known as Obamacare, has caused many questions and worries over the last several months.

Changes are always unnerving and this legislation is full to the brim with alterations. Everyone is learning to navigate their way through the changes, however what do these changes mean for the golf industry?

Almost half of the respondents reported there has been no change at their facility due to the Affordable Care Act. Meanwhile, 25 percent report their employer has changed their healthcare options, and another 25 percent report that there has been no changes yet, but they expect them. Only three percent reported that their employer has already stopped offering healthcare for some employees.

Jared Viarengo, CGCS and General Manager at the Applebrook GC in Malvern, Pa., has thought a lot about the impact of the Affordable Care Act on his course.

"I think it's going to have an impact on the majority of courses that have more

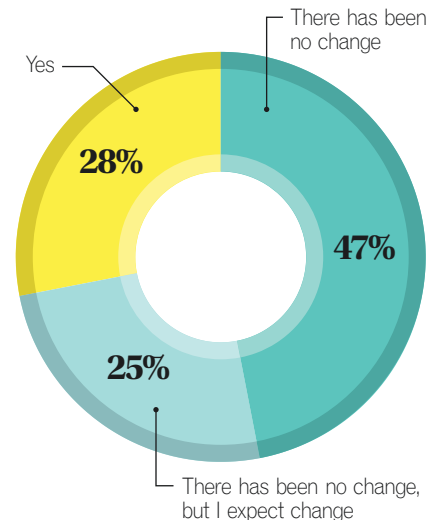
than 50 full-time equivalent employees and are bound by the law (to provide insurance), which in our case we are and we're not even that big of a club," says Viarengo.

He explained that the phrase "full-time equivalent employees" is vital when working out the formula of the Affordable Care Act. "That's really anybody that puts in a certain amount of hours and because we're in the mid-Atlantic and Philadelphia, it's tough for us. Seasonal under the Act is 120 days, which seasonal for us is guys who work seven or eight months, so it's not even close," says Viarengo. His club has about 90 employees at any one time.

Viarengo predicts that many clubs may alter how they schedule their laborers in order to avoid having 50 full-time equivalent employees. Workers may be given fewer hours or transitioned into working in shifts. Courses may do whatever is needed to remain under the magic number of 50.

"If you're at a club and you're at 51 full-time equivalents, it's a huge savings if you can get to 49. So if you can eliminate an employee or make some adjustments in your labor force, you're going to do it to try to get out from underneath it," says Viarengo.

HAS YOUR EMPLOYER'S HEALTH CARE PROGRAM RECENTLY CHANGED AS A RESULT OF THE AFFORDABLE CARE ACT?



Front and center are worries over what the Affordable Care Act will do to a golf course's budget. Budgets for course maintenance can be tight on a good day, but the added expenses of the legislation may lead to changes for courses everywhere.

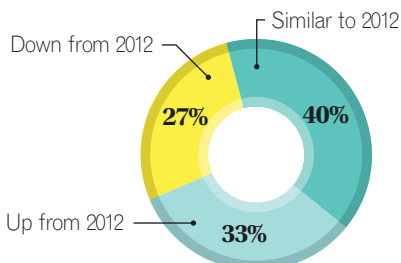
Matt Kregel, superintendent at The Club at Strawberry Creek in Kenosha, Wis., is unsure what the future holds as far as the Affordable Care Act is concerned.

"We really don't know yet because as we're learning more about it, some things are changing that we thought were going to apply to us," says Kregel. He pointed out a fact that has frustrated many — the ever-evolving nature of the legislation. "There's some specifics that we know we're going to have to encounter, but as they evolved or get more into the actual law, and all of the documents associated with it, we're learning a little bit more each time something new comes out."

The future can be difficult to predict and crystal balls just aren't what they used to be. For Viarengo and Kregel they can only wait and see what unravels. Kregel says that's exactly what they will do. "We want to wait and see what it is specifically required of a golf course and what we'll have to do to comply with that."

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WHAT WERE ROUNDS PLAYED LIKE AT YOUR COURSE?



WHAT WERE ROUNDS PLAYED LIKE AT YOUR COURSE IN 2012?

