The Door-Opener

Winning Variable-Hour Accounts with MEC/MVP

THE PROBLEM YOUR PROSPECTS DON'T KNOW THEY HAVE

Employers with large variable-hour, part-time, and seasonal workforces — staffing, hospitality, quick-service restaurants (QSR), retail, transportation — are disproportionately exposed to the ACA employer mandate. Most are Applicable Large Employers. Many have no compliant offering in place for their variable-hour population. And in most cases, **their current broker has never raised it.**

THE EXPOSURE, IN 2026 DOLLARS

§4980H(a)

$3,340

per full-time employee (less the 30-employee reduction) if no qualifying coverage is offered — a **$440 increase** over 2025

§4980H(b)

$5,010

per full-time employee receiving subsidized Exchange coverage, where employer coverage is unaffordable or below minimum value — a **$660 increase** over 2025

A staffing firm with 500 full-time employees and no offering:
(a) penalty exposure of roughly $1.57 million per year — and rising annually.

THE FIX

- **MEC — Minimum Essential Coverage.** Satisfies the §4980H(a) offer requirement — eliminating the largest exposure at a fraction of traditional plan cost.
- **MVP — Minimum Value Plan.** Addresses §4980H(b) by meeting minimum value and affordability standards for employees who want richer coverage.

Purpose-built for variable-hour populations: simple enrollment, high-turnover-friendly administration, priced for the census.

THE PRODUCER PLAY

1 IDENTIFY

Any prospect in staffing, hospitality, quick-service restaurants, retail, or transportation with 50+ full-time equivalents.

2 LEAD WITH EXPOSURE

Walk them through their 2026 penalty math. The incumbent broker either missed it or ignored it.

3 PRESENT THE FIX

A compliant MEC/MVP program built for exactly this workforce.

THE COST OF DOING NOTHING

THE RETENTION RISK

Every variable-hour account in your book is a prospect in someone else's pipeline. When another broker walks in with the compliance conversation you never had, you're not defending a quote — you're explaining a gap. **Accounts rarely survive that conversation.**

THE REVENUE LEFT ON THE TABLE

Every unaddressed variable-hour census is a missed MEC/MVP placement — and the door to everything that follows: **Guardian360 true self-funded programs**, **group GAP**, and a **full voluntary benefits lineup built for this classification**. Three to four recurring revenue lines per client, currently going to nobody. Or worse — to whoever raises it first.

WHY NORTHGATE

Northgate Benefit Group is an MGA, wholesaler, and program manager that works **exclusively through licensed brokers and consultants**. Founded by leadership with 20+ years on the carrier and MGA side — focused specifically on variable-hour workforce benefits. We build the programs. **You own the client. Always.**

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