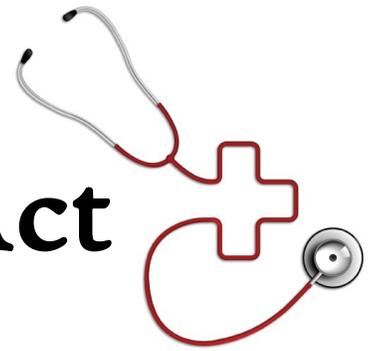




# Affordable Care Act



## For Providers...

As providers you need to take care of your health needs to be able to properly care for the children in your programs. Until now, it may have been too costly to receive personal health coverage at a typical providers income level and family size.

The federal website will contain information on:

- different categories of care
- out-of-pocket costs for your income level
- comprehensive comparison of coverage
- insurance companies plans available

When you fill out a Marketplace application, you'll find out if you qualify for premium tax credits and other savings on a health plan. This will be based on your income and household size.

You'll also find out if you qualify for free or low-cost coverage through the Medicaid and CHIP programs in your state. This will depend on your income, household size, and other factors.

In the Marketplace you can choose from several categories of coverage, from plans with low premiums that mainly protect you in worst-case scenarios to plans where you'll pay more each month but less out-of-pocket when you get health care services.

<https://www.healthcare.gov>

***"In addition to seeing a doctor when you are sick, you have access to preventative care without a copayment or coinsurance even if you haven't met your yearly deductible. [...] preventative health care helps you stay healthy so that you can take good care of yourself, your family, and the children who are counting on you."***

<http://www.acf.hhs.gov>

***Starting January 1, 2014, if someone doesn't have a health plan that qualifies as minimum essential coverage, he or she may have to pay a penalty fee that increases every year.***

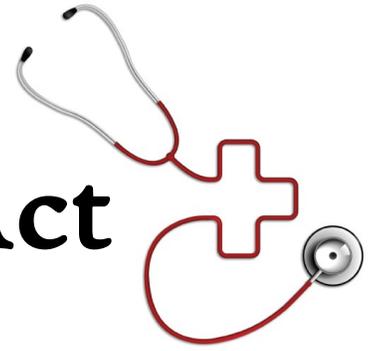
- ***People with very low incomes and others may be eligible for waivers.***
- ***2016 it is 2.5% of your yearly income or \$695 per person, whichever is higher. (Uninsured children are half the cost of adults).***

For more information on how to prepare for enrollment and how to enroll, visit:

**[www.HealthCare.gov](http://www.HealthCare.gov)**



# Affordable Care Act



## For Small Businesses...

The Small Business Health Options Program (SHOP) Marketplace is for small employers who want to provide health and dental coverage to their employees — affordably, flexibly, and conveniently. To use the SHOP Marketplace, your business or non-profit organization must have 50 or fewer full-time equivalent employees (FTEs). (Some states may use different employee maximums for 2016.)

You can start offering SHOP coverage to your employees any time of year.

[5 reasons to use the SHOP Marketplace to offer employee insurance](#)

The SHOP Marketplace offers high-quality plans from private insurance companies.

1. You have choice and flexibility. You can:
  - Offer your employees one plan, or let them choose from multiple plans
  - Offer only health coverage, health and dental coverage, or only dental coverage
  - Choose how much you pay toward your employees' premiums, and whether to offer coverage to their dependents
  - Decide how long your employees' initial enrollment period is, and how long new employees must wait before joining the plan.
2. You can handle everything online — applying, choosing plans, managing your coverage, and paying your premiums — whenever it's convenient for you.
3. You can use your current agent or broker, work with any SHOP-registered agent or broker, or handle everything yourself.
4. You won't pay more if you use an agent or broker.
5. If you have fewer than 25 employees, you may qualify for a [Small Business Health Care Tax Credit](#) worth up to 50% of your premium costs.

[A Federal benefit for employers providing employee health coverage is a small business tax credit.](#)

### **\*Small business tax credit**

*An employer can receive up to 50% of their contributions to health coverage for their employees back through a tax credit. Even tax exempt (nonprofit) employers can receive up to 35% of their contributions to health coverage for their employees.*

For more information on how to prepare for enrollment and how to enroll, visit:

**[www.HealthCare.gov](http://www.HealthCare.gov)**

Have questions about the SHOP Marketplace for businesses with 50 or fewer employees? Call 1-800-706-7893

Adapted from:

<http://marketplace.cms.gov/training/get-training.html>

<http://www.acf.hhs.gov/programs/ecd/the-affordable-care-act-what-it-means-for-children-families-and-ecce>

<https://www.healthcare.gov/what-is-the-shop-marketplace/>

Picture

<http://safetysmartblog.com/>

Want more information on the law of ACA visit:

<http://www.hhs.gov/healthcare/rights/index.html>

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