



**FOR SMALL
BUSINESS**



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Coverage That Fits Your Budget and Your Team

- Affordable, Top Quality, Brand Name Health Insurance
- Six Medical Carriers and Seven Dental Carriers
- Four Levels of Coverage with Dozens of Plan Options



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Coverage That Fits Your Budget and Your Team

- Serves Companies Employing
 - 1 - 50 Eligible Employees (2015)
 - 100 or fewer full-time equivalent employees (2016)



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How Covered California for Small Business Works

- 2010 - Affordable Care Act Takes Effect
- California One of 14 States That Set Up State-Run Exchange
- Covered California for Small Business Starts





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How Covered California for Small Business Works

- Covered California for Small Business: One of the Most Successful State-Run Exchanges for Businesses — employing 1-50 Eligible Workers





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Challenge Faced By Small Employers

- Controlling HealthCare cost meant impacting employee access to care
- Budgeting often meant moving from one carrier to another chasing low prices.
- Employer cost control often disrupted employee access



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How Covered California for Small Business Works

- Control
- Choice
- Administration

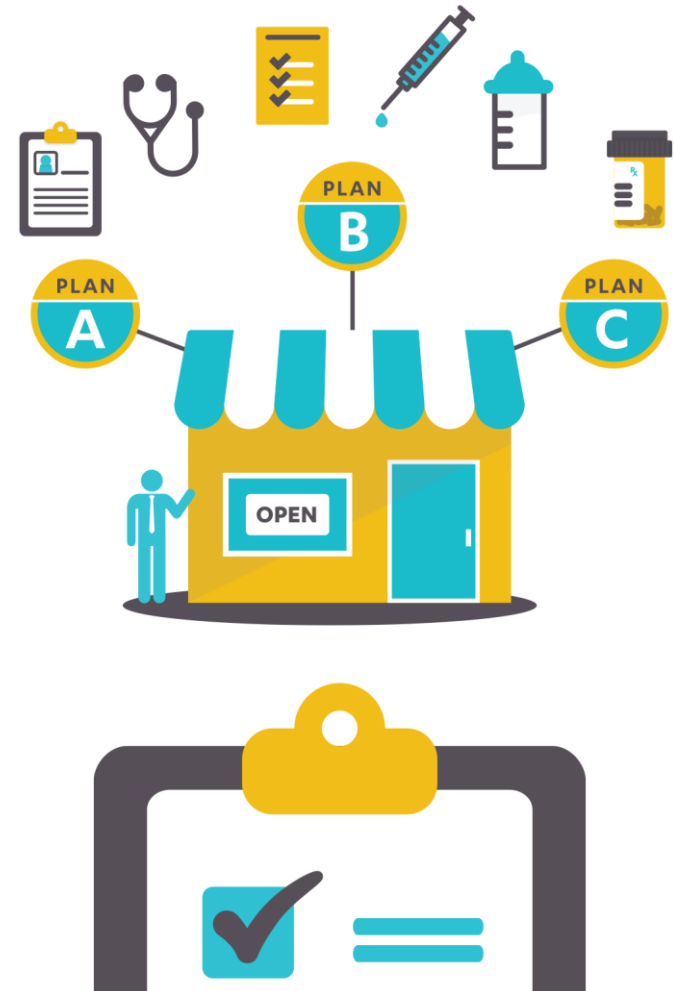




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How Covered California for Small Business Works

- Employer Selects a Base Plan that Fits Company's Budget
- Employees Have Freedom to Choose from Up to Six Name Brand Health Plan Options that Meet Their Specific Needs
- Simple to understand quote, consolidated applications, single monthly invoice/bill





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How Covered California for Small Business Works

- Name Brand Insurance...

Health Plans

blue  of california



Dental Plans



GUARDIAN®



Dental Health Services





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How Covered California for Small Business Works

A Plan With a Lower Premium Results In a Larger Copayment with Higher Deductibles and Higher Maximum Out-of-Pocket Expense.

Health Insurance Plan Tier Levels

● Pay up front ● Pay at time of services

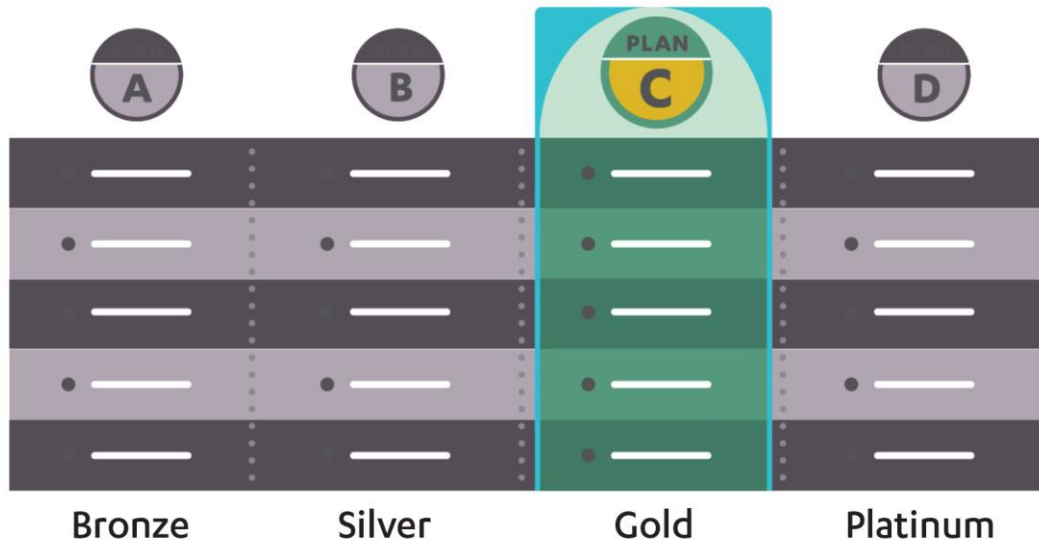




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How Covered California for Small Business Works

- Lets Employers Control How Much They Spend on Health Insurance
 - Employer Sets Contribution Level
 - Employee Has Choice of Carriers





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Who Can Participate? Eligibility Requirements for Employers

- At least one W-2 non spouse employee
- No more than 50 full time eligible employees in 2015

Effective January 1, 2016,
at least one but no more than
100 full-time *equivalent*
employees





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Who Can Participate? Eligibility Requirements for Employees

- W-2 employees working 30 hours per week measured on a monthly basis.
- W-2 employees working 20-29 hours per week may participate at employer's discretion.





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Who Can **NOT** Participate? Eligibility Requirements for Employees

- Temporary
- Seasonal
- 1099
- Part-time less than 20 hours/week





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Getting Covered

1. Get A Quote

- visit www.CoveredCA.com/ForSmallBusiness
- Click on “Get A Quote”
- Or consult your insurance agent
- Or Call:
(844) 332-8384





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Getting Covered

2. Complete an Application

- CCSB Application with Supporting Company Documents
- Employee Applications

3. Submit Outstanding Information

- Any Outstanding Information Requested by CCSB





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Getting Covered

4. Employer Pays Premium

Premium Must Be Received
Prior to Start of Coverage





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Value For Your Business

Tax Credit for Eligible Employers

- Employer Has Fewer Than 25 Full-Time Employees
- Combined Average Employee Annual Wages Are Less Than \$50K
- Tax Credit Up to %50 of Employer's Premium Contribution



TAX CREDIT



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Value For Your Business

- No Monthly Service or Late Fees
- Premiums Guaranteed for 12 Months
- Enrollment Open Year-Round





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Value For Your Business

Employee Only Coverage

- Employers can offer employees coverage without including dependents
- Allows dependents to seek coverage and APTC through Covered California





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Changes in 2016

- Small group defined as 1-100 full-time equivalent (FTE) employees
- Groups with 50 or more FTE employees must provide healthcare benefits or pay penalty*
- Group size determined on FTE vs. full-time employees

* If at least one employee receives a premium tax credit through the state-based or federally facilitated exchange.



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Where Do I Find Answers?

www.HealthCare.gov

www.IRS.gov

www.CoveredCA.com

Contact Us:

- Toll-Free:
(844) 332-8384
- CoveredCA.com/ForSmallBusiness



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