

Health Connector for Business

Does my business qualify?



Health Connector for Business makes it easier than ever to offer health insurance while controlling costs and to offer flexible options for employees. Qualifying employers can take advantage of savings through our Wellness Track rebate program, as well as tax credits towards employer premium contributions.

Enrollment eligibility

Small businesses can buy their group coverage through the Health Connector for Business if they meet the following requirements:

- ✓ **Have 1 to 50 full time equivalent (FTE) employees**, not including owners and immediate family. Employees are considered full time if they work 30 or more hours a week. To calculate the full time equivalent (FTE) count, take the total number of hours worked in a week by part-time employees and divide by 30.
- ✓ **Offer coverage to all full time employees.**
- ✓ **Have greater than 75% participation rates from employees.** Employees who have valid coverage elsewhere (such as through a spouse) can still count towards your participation rate. They will need to indicate in their online account that they are waiving coverage for this reason.
- ✓ **Meet minimum contributions towards premiums** (health insurance only, not required for dental).
 - **50%** for individual health plans (employee only)
 - **33%** for family health plans
- ➔ **Not eligible to buy coverage as a group?** You may be able to enroll in individual or family health insurance through the Health Connector. Learn more at MAhealthconnector.org

Wellness Track eligibility

Employers who participate in Wellness Track can earn a **15% rebate** towards their contribution towards employee premiums, and each participating employee is awarded a **\$100 gift card** after completion of the program.

Employers who buy group coverage through Health Connector for Business can enroll in Wellness Track and receive the rebate if they meet the following requirements:

- ✓ Have **2–25 covered employees**
- ✓ Have **33% of participating employees** complete the Wellness Track program

To participate, employers will simply need to set up an online account, then choose and complete one of the 3 easy-to-use health and wellness toolkits.

Tax credit eligibility

Employers who enroll through Health Connector for Business may be eligible for up to **50% tax credit** if they meet the following requirements:

- ✓ Have fewer than **25 full-time equivalent employees (FTEs)**
- ✓ Pay average **wages of less than \$50,000 a year** per FTE. This requirement does not apply to employers or family members covered through the group.

Learn more at www.MAhealthconnector.org/business

Health Connector for Business

How do I enroll?



Steps to enroll

- 1. Set up your new Health Connector for Business account** at www.MAhealthconnector.org/business. You will need the names of employees, their Social Security Numbers, and dates of birth in order to set up the employee roster for your account.
- 2. Choose the month that you want your plan to begin and the plan that you want to offer.** Once you've decided on a plan you will need to "publish" it so your employees can see their option(s).
 - ➔ Complete this step by the **15th of the month** if you want your coverage to start the following month.
- 3. Employees log in and waive or enroll in coverage.**
 - ➔ Employees will need to complete this step by the **20th of the month** to be enrolled in coverage that starts the following month.
- 4. Pay your new bill.** Once your employees have logged in to waive or enroll in coverage, your bill will be available in the **BILLING** section of your online account. You can pay this bill online or over the phone.
 - ➔ Pay this invoice by the **23rd of the month** before your coverage starts.

Need help?

You can choose to enroll on your own, or you can get help through a broker at no extra cost.

To find a broker who is certified to sell plans through the Health Connector for Business, visit MAhealthconnector.org/business

After you've completed these steps, your group's new coverage will start on the **1st of the month**.

Three ways to offer plans

When you shop for a health plan, you'll have three options for your group's enrollment:

One Plan: You choose one health plan. All employees will enroll in that same plan.

One Level: You choose a Gold or Silver metal level. Employees can choose a plan from any carrier at the level that you chose. No matter which plan they choose, you'll still pay the same amount towards their coverage.

One Carrier: You choose an insurance company (carrier). Employees can choose any plan from that carrier at the Platinum, Gold, or Silver level. No matter which plan they choose, you'll still pay the same amount towards their coverage.

One Plan CARRIER CARRIER CARRIER

PLATINUM			
GOLD			One plan for all employees
SILVER			
BRONZE			

One Level CARRIER CARRIER CARRIER

GOLD	Employees choose a plan at the same level from any carrier		
SILVER			

One Carrier CARRIER CARRIER CARRIER

PLATINUM		Employees choose a plan at any level from same carrier	
GOLD			
SILVER			