



FAST FACTS ON Health Insurance for Small Businesses

The Small Business Marketplace offers low-cost health plans to small businesses with 50 or fewer employees.

For Navigator Assistance in the Mid-Hudson call MISN at 800-453-4666

Sign up for a health plan starting **OCTOBER 1, 2013** for coverage beginning as early as **JANUARY 1, 2014**.



Online at nystateofhealth.ny.gov



By phone at 1-855-355-5777

4 Ways the Small Business Marketplace can help your business and your employees

1 Choice

Choose low-cost, quality health plans from many different carriers.

Choose one or several plans to make the choice easy for your employees. Or let them pick any plan available where they live or work.

Choose when you want your health plan to start. It can be the first of any month starting in January 2014.

2 Tax credits

Get tax credits for the amount you pay toward your employees' monthly health plan if you:

- Employ fewer than 25 full-time people. (2 half-time people count as one full-time person)
- Pay them an average of less than \$50,000 per year
- Share at least half of their premium costs

NY State of Health is the only place to get these cost savings!

3 Expert advice

You'll get help making decisions about health insurance from some of the same sources you use now. This includes brokers and many other "helpers." All of them have been trained and certified by NY State of Health. They'll walk you through your choices:

- Online at nystateofhealth.ny.gov
- By phone at 1-855-355-5777
- In person

Your employees will be able to get help in any language they need.

4 Simplicity

Want to give your employees lots of choices in health plans? If your employees choose plans from different companies, we will make things simple for you. We will combine the premiums from all the companies and send you one monthly bill.