

PURCHASING HEALTH INSURANCE FOR SMALL BUSINESS OWNERS

FAQs

I am a small business owner. Do I have to provide coverage?

If you have less than 50 full-time equivalent employees, you are **not** required to provide health insurance coverage for employees. Beginning in 2015, **only** businesses with 50 or more full-time equivalent employees will be required to provide coverage.

Is there help for small business owners who want to provide coverage?

Yes. Every state has a Small Business Health Options Program (SHOP) Marketplace where employers with less than 50 full-time equivalent employees can shop for health plans for their employees. Additionally, since 2010, small businesses that employ up to 25 full-time or full-time equivalent employees and fall within acceptable average annual wage limits are eligible to receive a tax credit for contributing to their employees' health coverage. Go to: <https://www.healthcare.gov/what-is-the-shop-marketplace/> for more information.

How Do I Enroll?



You can enroll online:
www.healthcare.gov



You can enroll by mail. Download the paper application online:
www.healthcare.gov



You can enroll by phone:
1-800-318-2596

Want to Learn More?

Get help in another language...

The Marketplace Help Center will assist in various languages. Call them at:
1-800-318-2596

More questions?..

Visit our FAQs at:
www.apiahf.org/healthcare4me or visit www.healthcare.gov for more information. You can also call the number above to speak to someone.