

Affordable Care Act Update Outline

Small Business

Mandate to offer does not apply to 2-49 employees

Small Business Tax Credit is only available if using the SHOP Exchange

(2-25 employees)

<https://www.healthcare.gov/small-business-tax-credit-calculator/>

Tax Credit for small business starting group coverage

<http://www.azdor.gov/TaxCredits/HealthInsurancePremiums.aspx>

What do rates look like in the group market?

Compliance and group insurance HIPAA, PPACA, ERISA, COBRA

Individual Health Insurance

(self-employed, small business, no group coverage)

BUSINESS CANNOT PAY FOR POLICIES (pretax)

http://www.irs.gov/uac/Newsroom/Employer-Health-Care-Arrangements?utm_source=IndPlan_Pt.2_May2014&utm_campaign=IndPlansPt2Blast&utm_medium=email

FYI Topics

Why do "they" say people are losing their doctors because of Obamacare?

Who is benefiting?

What is Open Enrollment for Individual health insurance?

Do Individuals need to use the Marketplace to purchase insurance?