



Healthwise: Strategies for Your Health Care Costs

Massachusetts Nonprofit Network



Limited Government Subsidies for Small Organizations



Federal Tax Credit

Created by the federal health care reform law. Worth **up to 25%** of the premium paid by tax-exempt employers now, **35% in 2014**. Credits are on a sliding scale, based on average wage and number of employees.

To qualify, an employer must:

- Cover at least 50% of the premium for individual coverage for some of its workers
- Have fewer than the equivalent of 25 full-time workers
- Pay average annual wages below \$50,000



Wellness Track

Wellness Track offers a subsidy worth **up to 15%** of the employer's contributions for a Business Express plan from the Health Connector.

Must meet the federal size and salary requirements (see prior slide).

At least 33% of the employees must have a **preventative care visit** within the year.

The employer must also make a change to **promote wellness** in the workplace.

Wellness Track offers **online tools** for employees to set and track personal health and wellness goals.



Massachusetts Insurance Partnership

Helps employers of **≤50 full-time employees** pay for health coverage for uninsured lower-wage employees.

Participating employers receive money **monthly** to help cover the cost of an employee's coverage.

Employer subsidies are capped at **\$400** a year for individual coverage, **\$800** for dual coverage and **\$1000** for family coverage.

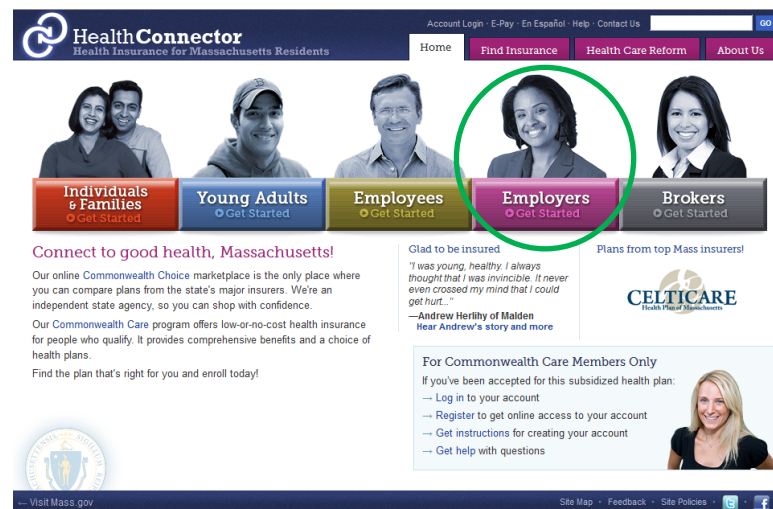
Income-eligible **employees also receive subsidies** for their share of the premium, up to **\$150** each for an employee and spouse, **\$227** per child.



Business Express

Business Express – commercial health plans from participating Commonwealth Choice insurers.

- For employers with ≤ 50 eligible employees
- Must contribute at least 50% toward the premium for an individual and 33% for dependents
- Must meet employee participation requirements.



Available at **MAhealthconnector.org** and through **brokers**



Employee Options

MassHealth, the state's Medicaid program, has a premium assistance program for people who qualify.

Commonwealth Care and Commonwealth Choice **are not available** to people who are offered ESI.*

* Some small exceptions apply, based on the quality of the coverage and the size of the employer contribution.



Where to go for more info

MAhealthconnector.org for Wellness Track and Business Express

IRS.gov for Federal Tax Credits

insurancepartnership.org for, well, isn't it obvious?



Thank you!

Any Questions?

Bill Karger

William.Karger@state.ma.us

617-933-3042