

Tax-credit eligibility

You may qualify for a tax credit to help offset the cost of providing health insurance if you:

- have fewer than 25 full-time equivalent employees
- pay employees an average of less than \$54,000* annually
- contribute at least 50% of employee premium cost

To verify eligibility for Federal tax credits, please consult a professional tax advisor.

Why you should use a CCSB Certified Agent

- Free independent advice ensuring that you choose the right health insurance plan for your small business.
- Access to CCSB resources that help improve the enrollment process.
- Professional ongoing support managing your group health insurance plan.

**Federal income limit subject to change. Please consult a professional tax adviser for current income limits.*



FOR **SMALL BUSINESS**

Getting started

1. **Consider the advantages** of offering your employees health insurance.
2. **Review your budget** and determine the best options for you and your employees.
3. **Discuss plans and pricing options** with a Certified Insurance Agent.
4. **Enroll through your CCSB Certified Agent** and they will take care of the rest.

Learn more about Covered California for Small Business:



CoveredCA.com/ForSmallBusiness



844.332.8384

Covered California for Small Business Health Options Program

The expanded, affordable coverage
your employees deserve



FOR **SMALL BUSINESS**

The biggest thing to hit small business



Small Business Health Options Program

Covered California for Small Business (CCSB) is a health insurance marketplace developed for small businesses. CCSB offers health plans with private insurance companies at affordable rates, with four defined levels of coverage — Bronze, Silver, Gold and Platinum — and standardized health benefits. Many small businesses choose to offer coverage to benefit their business.

Covered California Certified Insurance Agents are available to help select a plan that will both meet your budget and provide quality health insurance for your employees.



FOR **SMALL
BUSINESS**

You're not just doing this for their health

Benefits for your business:

Financial control

You decide the level of coverage and how much to contribute toward premiums.

Tax advantages

You may be eligible for a tax credit after purchasing insurance through Covered California.

Simple billing

All health plan premiums are billed in one consolidated monthly invoice.

Employee loyalty

CCSB offers high-quality, affordable health insurance to help attract and retain talented employees.

Productivity

Health insurance can help prevent illness, increase productivity and reduce employee absenteeism.

Online Account Management

MyCCSB enables employers to manage employee health benefits, as well as view and pay monthly invoices online.

Benefits for your employees:

Employee choice

Employees decide which health plans and corresponding networks of doctors and hospitals meet their needs and lifestyles.

Live support

Plan selection and enrollment support from Certified Insurance Agents.

Customer service

Access to a multilingual service center for ongoing support.

Is your business eligible for CCSB?

- Employers with 1 to 100 full-time equivalent eligible* employees
- Must have at least one W-2 employee

**An eligible employee works an average of 30 hours per week based on a month of work. You may decide to offer coverage to part-time employees who work between 20 and 29 hours per week. Ask your Certified Insurance Agent for a complete list of eligibility guidelines.*

How CCSB works

- Research coverage options with your Certified Insurance Agent.
- Select the level of coverage you'd like to offer your employees.
- Define your contribution amount toward the cost of employee coverage (50% minimum) and their dependents' coverage (optional).
- Your employees then select a specific plan (Bronze, Silver, Gold and Platinum) that meets their needs within your level of coverage, with the assistance of your Certified Insurance Agent.

To get started, visit
CoveredCA.com/ForSmallBusiness
or call **844.332.8384**.