



AFFORDABLE CARE ACT

Essential Health Benefits

- Outpatient care
- Emergency room
- Hospital for inpatient care
- Pre & Postnatal Maternity Care
- Mental health and substance use disorder services
- Prescription drugs
- Services and devices to help you recover if you are injured, or have a disability or chronic condition. This includes physical and occupational therapy, speech-language pathology, psychiatric rehabilitation, and more.
- Lab tests
- Preventive services
- Pediatric services: This includes dental care and vision care for kids

Premium Tax Credits

Family Size	Family Income
1	\$11,770 - \$47,080
2	\$15,930 - \$63,720
3	\$20,090 - \$63,720
4	\$24,250 - \$97,000
5	\$28,410 - \$113,640
6	\$32,570 - \$130,280

Penalty for 2016

Percentage of income

- 2.5% of household income
- **Maximum:** Total yearly premium for the national average price of a Bronze plan sold through the Marketplace

Per person

- \$695 per adult
- \$347.50 per child under 18



Metal Levels

- **Bronze:** Your health plan pays 60% on average. You pay about 40%.
- **Silver:** Your health plan pays 70% on average. You pay about 30%.
- **Gold:** Your health plan pays -80% on average. You pay about 20%.
- **Platinum:** Your health plan pays 90% on average. You pay about 10%.
- **Catastrophic:** Catastrophic coverage plans pay less than 60% of the total average cost of care on average. They're available only to people who are under 30 years old or have a hardship exemption.

Marketplace for SHOP

In order to use the Small Business Health Options Program (SHOP) Marketplace: your business must meet **all** of these requirements:

- You must have 50 or fewer full-time equivalent employees (FTEs).
- You must offer coverage to all your full-time employees — generally workers averaging 30 or more hours per week.
- In most states, at least 70% of the employees you offer insurance to must either enroll in your plan or have coverage from another source.
 - If you don't meet your minimum participation requirement, you can enroll in SHOP coverage between November 15 and December 15 any year. During this period you can enroll without meeting a minimum participation requirement.
- You must have an office or employee work site within the state whose SHOP Marketplace you want to use.

You may qualify for employer health care tax credits if you have fewer than **25 full-time equivalent** employees making an average of about **\$50,000 a year or less**.

To qualify for the tax credit, **all** of the following must apply:

- You have fewer than 25 full-time equivalent (FTE) employees
- Your average employee salary is about \$50,000 per year or less
- You pay at least 50% of your full-time employees' premium costs
- You offer coverage to your full-time employees through the SHOP Marketplace

The tax credit is worth up to 50% of your contribution toward your employees' premium costs (up to 35% for tax-exempt employers).

Higher benefits for smaller businesses

The tax credit is highest for companies with fewer than 10 employees who are paid an average of \$25,000 or less. The smaller the business, the bigger the credit.