



FOR **SMALL BUSINESS**



## Covered California's Small Business Health Options Program

The expanded, affordable coverage your employees deserve

### 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 \$50,000 annually
- contribute at least 50% of employee premium cost

### Why you should use a Certified Insurance Agent

- They receive comprehensive training from Covered California™ to ensure they have the most current marketplace knowledge.
- They provide access to Covered California resources that help improve the enrollment process.
- They're available to guide you through the sales process and provide ongoing support.

### 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. **Contact your tax professional** to determine if you qualify for tax credits.



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## Learn more about Covered California for Small Business



[CoveredCA.com/ForSmallBusiness](https://CoveredCA.com/ForSmallBusiness)



**(844) 332-8384**  
to speak with a representative





## The biggest thing to hit small business

### Small Business Health Options Program

Covered California's™ for Small Business is a health insurance marketplace developed for small businesses. Covered California 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. Although not required, 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.

[CoveredCA.com/ForSmallBusiness](https://CoveredCA.com/ForSmallBusiness)

## 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

Covered California's for Small Business 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.

### 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.



## Businesses eligible for Covered California

- Employers with one to 100 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 Covered California for Small Business 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 that meets their needs within your level of coverage, with the assistance of your Certified Insurance Agent.

