

Get the Facts: Health Care Reform & Your Business

Written by Administrator

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>>> [ABC's of the Affordable Care Act PDF](#)



Get the Facts: Health Care Reform & Your Business

Visit www.HealthLawGuideforBusiness.org today to get the facts on the health care law and your business.

The Affordable Care Act and You, Your Business and Your Employees

The federal health care reform law is moving towards full implementation with many provisions having taken effect on January 1, 2014. The law makes sweeping changes to the nation's health care system that are intended to ensure all Americans have access to health insurance and affordable, quality care. Some of these changes will affect you, your business, and your employees.

How Does the Law Impact My Business?

If you have fewer than 50 full time equivalent employees, you do not have to provide health insurance for your employees. However, the Affordable Care Act (ACA) does provide new opportunities for small businesses owners. The Small Business Health Options Program (SHOP), run through the state's health insurance exchange called Covered California, is a new marketplace where small employers can shop for coverage for themselves and their employees. Purchasing through SHOP allows your employees to choose from plans offered by different insurers, provides administrative assistance for you by bundling payments for all employees, and offers a tax credit for some small businesses.

Whether you offer coverage or not, you are required to provide employees notice of their health care options, including Covered California. For more about this requirement and forms you can use, go to <http://www.healthlawguideforbusiness.org/covered-california-notice-requirement>.

How Does the Law Impact My Employees?

The ACA requires most Americans to enroll in a health insurance plan by March 31, 2014 or face a penalty of 1% of their taxable income for 2014 or \$95, whichever is higher. This means your employees - and you as an individual - have a legal requirement to get health coverage or pay a penalty.

Fortunately, there are new coverage options created by the ACA. Covered California offers discounts on insurance premiums to individuals with qualifying incomes. In addition, you or your employees may qualify for low or no cost coverage through Medi-Cal. A phone call to Covered California, a visit to its website, or talking with an insurance broker can help you decide what coverage is best for you, your business and your employees.

Whether it's through work on their own, encouraging your employees to get health insurance isn't just good for them, it helps your business. Research shows that employees with health insurance are less likely to miss work and are more productive. Research also shows that when employers offer information about health insurance options, there is higher loyalty and morale among employees.

Learn More

Covered California Small Business Health Options Program:

<https://www.coveredca.com/small-business/>

Find a Covered California certified broker:

<http://www.healthlawguideforbusiness.org/find-broker>

Covered California:

<https://www.coveredca.com/>

Health Law Guide for Business:

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Infórmese: La Reforma de Salud & Su Empresa

¡Visite www.healthlawguideforbusiness.org/espanol e infórmese sobre la nueva ley de salud y su empresa.

La Ley de Salud Asequible y Usted, Su Empresa y Sus Empleados

La ley de reforma federal de salud está en proceso de implementarse en su totalidad, con muchas regulaciones que ya entraron en vigencia el 1 de enero, 2014. La ley realiza profundos cambios al sistema de salud de la nación para asegurar que todos los estadounidenses tengan acceso a cobertura de salud y atención médica asequible y de calidad. Algunos de estos cambios lo afectarán a usted, su empresa y sus empleados.

¿Qué impacto tiene la ley en mi empresa?

Si usted tiene menos de 50 empleados equivalentes a tiempo completo, no está obligado a ofrecer cobertura de salud a sus empleados. Sin embargo, la Ley de Salud Asequible (ACA) ofrece nuevas oportunidades para los dueños de pequeñas empresas. El Programa de Opciones de Salud para Pequeñas Empresas (SHOP), administrado por el intercambio de seguros de salud del estado, llamado Covered California, es un nuevo mercado donde los pequeños empresarios pueden buscar cobertura para ellos y sus empleados. Comprar a través del programa SHOP les permite a sus empleados elegir planes ofrecidos por distintas compañías de seguro, le proporciona a usted asistencia administrativa al organizar el pago de todos los empleados, y ofrece créditos fiscales a algunas pequeñas empresas.

Independientemente de si ofrece cobertura o no, usted debe notificar a sus empleados sobre sus opciones de cobertura, incluyendo Covered California. Para mayor información sobre estos requisitos y formularios que puede usar, visite <http://www.healthlawguideforbusiness.org/covered-california-notice-requirement>.

¿Qué impacto tiene la ley en mis empleados?

La nueva ley de salud (ACA) requiere que todos los estadounidenses se inscriban en un plan de salud antes del 31 de marzo, 2014. De lo contrario, enfrentarán una

multa del 1% de su ingreso sujeto a impuestos en el 2014 o \$95, lo que sea mayor. Esto quiere decir que sus empleados –y usted como individuo—tienen la obligación, por ley, de obtener cobertura de salud o pagar una multa.

Por suerte, ACA ha creado nuevas opciones de cobertura. Covered California ofrece descuentos en las primas de seguro a individuos que cumplan los requisitos de ingresos. Además, usted o sus empleados pueden reunir los requisitos para obtener cobertura gratuita o a bajo costo a través de Medi-Cal. Para decidir qué cobertura es mejor para usted, su empresa y sus empleados, llame a Covered California, visite su sitio Web, o hable con un corredor de seguros.

Alentar a sus empleados a obtener cobertura de salud no es bueno solamente para ellos, sino que también es bueno para su negocio. Estudios realizados indican que los empleados que tienen cobertura de salud son más productivos y menos propensos a perder días de trabajo. Los estudios también indican que cuando los empleadores ofrecen información sobre opciones de seguros de salud, la lealtad y moral de los empleados aumentan.

Más información

Programa de Opciones de Salud para Pequeñas Empresas:

<https://www.coveredca.com/small-business/>

Busque un agente certificado de Covered California:

<http://www.healthlawguideforbusiness.org/find-broker>

Covered California: <https://www.coveredca.com/>

Guía de la Ley de Salud para Empresas:

<http://www.healthlawguideforbusiness.org/>

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