

Great News for Small Business and their Employees

STATE PROGRAMS HELP PAY FOR HEALTH INSURANCE

The **Insurance Partnership** helps small businesses pay for the health insurance they provide to their qualified employees. Qualified employees and **self-employed** can get help paying for their share of health insurance premiums through **MassHealth Family Assistance**.

Can the Business Join?

To join the Insurance Partnership, a business must

- Be **self-employed** or employ 50 or fewer full-time workers
- Offer comprehensive health insurance to its employees
- Contribute at least 50% to the cost of the insurance for a qualified employee

Each qualified employee must:

- be **self-employed** or work for a qualified business
- be between 19 and 64 years of age
- be a resident of Massachusetts
- not have been offered health insurance by current employer in the past 6 months, and the spouse must not have been offered health insurance through the spouses current employer that would have provided family coverage
- have a family income that does not exceed **employee income standards**

Employee Income	
Family Size	Annual Income
1	\$30,636
2	\$41,076
3	\$51,516
4	\$61,956
5	\$72,396

Can the Insurance Partnership help?

The Insurance Partnership will pay small businesses and **self-employed** up to \$1000 a year towards health insurance costs for each qualified employee. The amount depends on the tier of coverage chosen by the employee.

Employer Partnership Payments

Tier of Coverage	Monthly Payments	Annual Savings
Individual	\$33.33	\$400
Dual or 2 Person	\$66.66	\$800
Family	\$83.33	\$1000

Commonwealth of Massachusetts Premium Assistance

Premium Assistance can substantially reduce an employee's cost by paying part of the health insurance premium.

% FPL	Employee Monthly Premium	
	1 adult	2 adults
100-150%	\$27	\$54
150.1-200%	\$54	\$54
200.1-250%	\$53	\$106
250.1-300%	\$80	\$160

% FPL	Families with Children	
	per child	maximum premium
100-150%	\$12	\$15
150.1-200%	\$12	\$36
200.1-250%	\$20	\$60
250.1-300%	\$28	\$84



574 Boston Road
P.O. Box 5059
Billerica, MA 01822-5059

Yes I would like to receive more information on the **Insurance Partnership**

For more information on the **Insurance Partnership** complete and return this card or call **1-800-464-0039**

CONTACT _____ COMPANY NAME _____

STREET ADDRESS _____ NO. EMPLOYEES _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ BEST TIME TO CALL _____ AM/PM _____ hmo