



Health Connector for Business & the Massachusetts Supreme Judicial Court Standing Committee on Lawyer Well- Being

www.mahealthconnector.org/lawyer-well-being-massachusetts

Overview

Benefits of the Health Connector for Business

- Employee Choice Models
- ConnectWell
- Small Business Health Care Tax Credit
- Dedicated Webpage
- Online Steps for an Employer
- Benefits of Utilizing a Broker
- Questions



Benefits of Health Connector for Business

Benefits of Health Connector for Business

The Health Connector seeks to maximize access and affordability for small employers in Massachusetts. To achieve those goals, across a range of dimensions, Health Connector for Business offers small employers in Massachusetts unprecedented flexibility, choice, and savings opportunities.

ONE STOP SHOPPING SOLUTION

Only place where small groups can access every single leading health carrier in Massachusetts as well as Altus and Delta dental

COMPETITIVE PREMIUMS

Small businesses save over 20 percent on average, before any rebates. Easy online quoting tool allows you to compare plans from the state's leading carriers side-by-side

WELLNESS REBATES

Employers may be eligible for a 15% rebate of their premium contributions if employees complete one of 30+ approved wellness activities

FLEXIBLE EMPLOYEE CHOICE

Employers can allow employees to shop for different plans that fit their needs, all while keeping employer costs constant

FREE CERTIFIED ASSISTANCE

Over 470 certified brokers are available to help employers decide which plan options are best for their businesses. No membership fee or dues


PEACE OF MIND

All plans are compliant with state and federal law, meet the state's "minimal credible coverage" standard, and have received the Health Connector Seal of Approval for quality and value.



Employee Choice Model

Employer can **control costs** while providing **multiple insurance options** to employees. Employees can easily **compare options** and **choose a plan** that fits their needs

ONE PLAN	ONE CARRIER	ONE LEVEL
<p data-bbox="214 648 581 743">Employer Selects One Plan</p> <ul data-bbox="156 822 649 1258" style="list-style-type: none"><li data-bbox="214 822 581 972">▪ The employee is enrolled in the selected plan<li data-bbox="214 993 591 1086">▪ Composite billing method<li data-bbox="156 1108 649 1258">▪ Bronze plans can only be offered through this model 	<p data-bbox="759 648 1126 743">Employer Selects One Carrier</p> <ul data-bbox="710 822 1193 1315" style="list-style-type: none"><li data-bbox="730 822 1193 972">▪ The employee can choose any plan within the selected carrier<li data-bbox="739 993 1145 1036">▪ List billing method<li data-bbox="710 1058 1193 1315">▪ PPO options can only be offered through this model (except for Tufts Direct, BMC, and Fallon)	<p data-bbox="1304 648 1671 743">Employer Selects Metallic Tier</p> <ul data-bbox="1271 822 1740 1200" style="list-style-type: none"><li data-bbox="1271 822 1740 972">▪ The employee can choose any plan within the selected tier<li data-bbox="1280 993 1686 1036">▪ List billing method<li data-bbox="1271 1058 1702 1200">▪ Only a silver or gold tier can be offered through this model

ConnectWell

Businesses qualify for ConnectWell if they have 25 or fewer enrolled employees. To participate, employees can choose from more than 30 qualifying wellness activities.



Employers can receive a **15 percent rebate** on their contributions towards premiums for the year if 33 percent of employees participate in a wellness activity. In 2021 employers have received an average rebate of \$3,674.79.



Employees who participate will earn a **\$100 Visa Gift Card**. Employees can choose from a range of over 30+ approved wellness activities including activities that can be completed at home.

Small Business Health Care Tax Credit

Small businesses may be eligible for up to a 50% tax credit (tax-exempt employers may be eligible for up to a 35% tax credit) if they purchase coverage through the Health Connector.

- To be eligible, employers must:
 - Be enrolled in the Health Connector for Business
 - Cover at least 50 percent of the cost of single (not family) health care coverage for each employee
 - Have fewer than 25 full-time equivalent employees (FTEs) and those employees must have average wages of less than \$56,000 (2022) a year – (excludes the owner, partner in a partnership, shareholder of S Corporation owning more than 2%, owner of more than 5% of other businesses, and family)
- The tax credit is highest for employers with fewer than 10 employees who are paid an average of \$25,000 or less – the smaller the business, the bigger the credit
- Employers can claim the tax credit for up to two consecutive years
- For more information, visit: www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace or <https://www.taxpayeradvocate.irs.gov/estimator/premiumtaxcreditchange/index.htm>

Dedicated Health Connector Webpage

<https://www.mahealthconnector.org/lawyer-well-being-massachusetts>



Next Steps for an Employer

- 1. Visit our website and create employer account**
- 2. Shop for a plan-**
 - Deadline to shop for a plan is the 10th of every month
- 3. Employees shop for a plan**
 - Deadline for employees to shop is the 20th of every month
- 4. Submit online payment**
 - Deadline to submit payment is the 23rd of every month
- 5. Coverage begins the 1st of the subsequent month**

Benefits of Using a Broker

The Health Connector for Business has over 470 certified brokers.

Find a broker at: <https://my.mahealthconnector.org/directory/categories/small-businesses>



Free to Use

Brokers will create plan options and help you enroll in coverage at no cost to you



Easy Cost Estimates

Brokers can provide you cost estimates for different plans without the need for you to create an employer account



Understand Plan Options

Brokers can help you compare available plans to understand which plan is best for your group



Save Time

Brokers will help manage the enrollment process and plan creation so that you can spend time on what's important for your business



MASSACHUSETTS
**HEALTH
CONNECTOR**

for Business

Questions?

<https://www.mahealthconnector.org/business>

<https://www.mahealthconnector.org/lawyer-well-being-massachusetts>

Call Customer Service at 1-888-813-9220 (TTY: 711), press option 5

To schedule a presentation, contact:

Chaitra Sanders, Associate Director for the Health Connector for Business

chaitra.sanders@mass.gov