

What the Health Care Law Means for Employees of Small Businesses

As someone who works for a small business, it is helpful to know how the health care law—the Affordable Care Act (ACA)—works for you and your family. If the small business you work for does not offer employee health insurance, there are more ways for you to shop for and get coverage. If your employer does offer coverage, the health care law strengthens it.

Shopping for Your Health Coverage

Small businesses (those with 2–50 or 2–100 employees depending on your state) aren't required to offer health insurance. If your employer doesn't offer health coverage or if you aren't eligible for health benefits, you can buy coverage through the Health Insurance Marketplace. Through your marketplace you can:

- Shop online and get help by phone or in person to find the plan that works for you and your family.
- Compare health plans. Health plans offer four different tiers, sometimes called “metal levels,” so it's easier to make “apples-to-apples” comparisons among plans. The tiers—bronze, silver, gold and platinum—are based on how generous the plan is for the benefits and services covered. Bronze plans will have the lowest monthly payments (premiums), but the individual's share of costs, like deductibles and copayments, will be higher. Platinum plans will have the highest premiums, but fewer additional costs for consumers.
- Find out what kind of financial help you may be able to get.

Strengthening Your Health Coverage

Finding and keeping good health insurance coverage can be especially challenging for small businesses. The health care law works to make coverage more secure, with clear rules for coverage sold to small businesses. That's good news for small businesses and for you.

- Your health plan can't drop your coverage just because you get sick and can't deny you services for health problems you had before your insurance started (known as pre-existing conditions).

- Your health plan can't charge you more because of your gender or if you get very sick.
- Your health plan covers a core set of services, including doctor visits, hospital visits, maternity care, emergency-room care and prescription drugs.

It is important to know that not all of these changes will apply to all health plans right away. Be sure to check with your employer to see what applies to your plan.

A Way for Small Business Owners to Buy Coverage

If your employer needs to buy coverage, they have another option:

- Small businesses can shop for coverage and compare plans in the Small Business Health Options Program, or SHOP. If your employer chooses to offer a health plan, the SHOP helps the small business compare coverage costs and services.

Learn More

If you don't have health coverage, or if you just want to learn more about the health care law and how it works for you and your family, check out these resources.

- Get started with AARP's Health Law Answers: www.HealthLawAnswers.org.
- Learn more at AARP and the Health Care Law: www.HealthLawFacts.org.