



## Better Benefits, Better Health for Small Businesses

Thanks to the Affordable Care Act, passed by Congress and signed by President Obama, small business owners and employees may be eligible for important new benefits that will ensure you get the care you need and deserve for a lower cost.

- If you own a small business with fewer than 25 full time-equivalent employees, you may qualify for a small business tax credit to help offset the costs of covering your employees. Small business owners can visit [www.irs.gov/sbhtc](http://www.irs.gov/sbhtc) to learn more.
- Employer-based plans that provide health insurance to retirees ages 55-64 can get financial help through the Early Retiree Reinsurance Program. This program is designed to maintain health coverage for retirees, workers, and employers. Visit [www.errp.gov](http://www.errp.gov) to learn more.
- If your worker has been uninsured because of a pre-existing condition, he or she may be eligible to join the Pre-Existing Condition Insurance Plan. To find out about plans available in your state, please visit [www.pcip.gov](http://www.pcip.gov).
- If you are in a new insurance plan, insurance companies cannot charge you or your workers a deductible or copays for recommended preventive services, like mammograms and flu shots. See a [list of preventive services](#) that will be covered without copays.
- Insurance companies are prohibited from capping the dollar amount of care you or your workers can receive in a lifetime, or dropping your coverage due to a mistake on your application when you get sick.
- Insurance companies must spend at least 80% of your premium dollars on health care and quality improvements instead of overhead, salaries, or administrative expenses – or provide you and your workers a rebate.



Learn more about these important benefits.  
Ask your doctor or visit [www.HealthCare.gov](http://www.HealthCare.gov) today.

