



Find the plan that's right for you.

## VERMONT HEALTH CONNECT

makes it easier for small businesses to access the same quality coverage as large businesses. Small businesses are no longer forced into a one size fits all solution. Starting this year, your employees can use your contribution and select a plan that fits their unique medical needs and budget.

### HOW DOES IT WORK?

It's simple: you pick the plans that will be available to your employees and the amount your business will contribute. Then, your employees can go to **Vermont Health Connect** and sign up for the plan that best suits them. You don't have to guess what works best for everyone. The choice is now in the hands of each employee.

**Vermont Health Connect** is being established as part of the federal Affordable Care Act (ACA) and Vermont law. **Vermont Health Connect** sets Vermont on a path toward reaching the state's health care goal of ensuring high-quality health coverage for every Vermont resident.

Learn more at:

**VermontHealthConnect.gov**

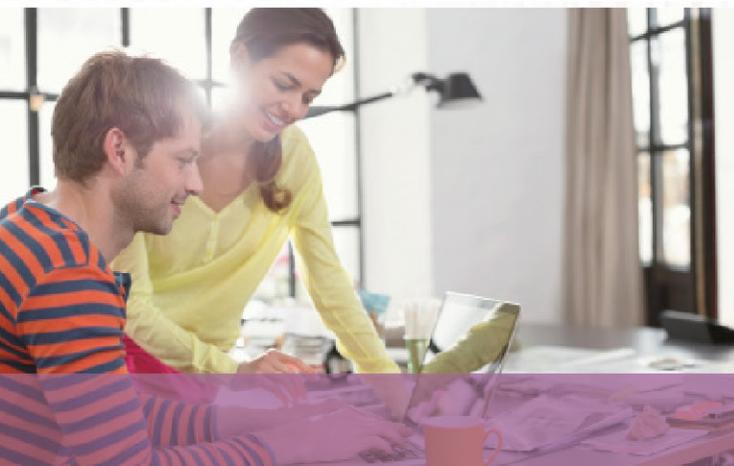
**Facebook:** Vermont Health Connect

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**Still have questions?**

**Email:** vthealthconnect@state.vt.us



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VERMONT HEALTH CONNECT  
**NEW COVERAGE  
OPTIONS FOR  
SMALL BUSINESSES**



## DOES MY BUSINESS QUALIFY?

In 2014, **Vermont Health Connect** will be the only health insurance marketplace for small businesses with 50 full-time employees or fewer. In 2016, businesses with 100 employees or fewer can use **Vermont Health Connect**.

## DO I HAVE TO OFFER HEALTH INSURANCE TO MY EMPLOYEES?

That's up to you. Small businesses with fewer than 50 full-time equivalents will not pay a federal penalty for not offering health insurance. For a full list of options and financial considerations visit [VermontHealthConnect.gov](http://VermontHealthConnect.gov).

## WHERE CAN I GET HELP?

Help will be available through a Vermont-based call center, Navigators who can meet with you in your community, and licensed, registered brokers.

## TAX CREDITS AVAILABLE TODAY

If you have 25 employees or fewer and currently offer health coverage, you may already qualify for a tax credit. Check out the tax credit calculator on [VermontHealthConnect.gov](http://VermontHealthConnect.gov) to see if you benefit.

# A STEP-BY-STEP GUIDE FOR EMPLOYERS INTERESTED IN PLANS THAT START JANUARY 1

### July – August 2013: Prepare.

- Get the facts about **Vermont Health Connect**. Use the Small Business Estimator to help you weigh the cost and benefits of offering coverage and determine if your business is eligible to use **Vermont Health Connect**.

### September 2013: Discuss.

- We have a Vermont-based call center and Navigators available in your community. You can also meet with a licensed, registered broker to help you through the process.

### October – November 2013: Decide.

*If you are offering coverage:*

- Go to [VermontHealthConnect.gov](http://VermontHealthConnect.gov) to set up your employee roster and choose the plans and contribution model that work for your employees and your business. Let your employees know about their new coverage options.
- Employees start using [VermontHealthConnect.gov](http://VermontHealthConnect.gov) to select a plan that works for their unique needs. Again, the Vermont based call center, Navigators and brokers are available to help.

*If you are not offering coverage:*

- Let your employees know. They can use **Vermont Health Connect** to find a plan and potentially find financial help to pay for it.

### November – December 2013: Finalize.

- Employers should make payments by mid-December to ensure that everyone has an insurance card on January 1.
- **Vermont Health Connect** is here to guide you through the transition and help with any questions.

### January 2014: You're covered!

- Health coverage through **Vermont Health Connect** begins.

For small businesses that do not have a January 1 anniversary date, open enrollment begins 3 months before plans go into effect.

