



## What is *Washington Healthplanfinder Business*?

*Washington Healthplanfinder Business* is a new way for small business owners to provide health insurance for employees, helping companies recruit and retain the best talent. It's a customer-friendly, online marketplace that allows employers to compare plans, decide their contribution level and manage payment, all in one place. Small business owners can also access tax credits when they enroll through *Washington Healthplanfinder Business*.

## Selecting plans for your employees

*Washington Healthplanfinder Business* puts small business owners in control. You can choose a plan or a range of plans for your employees. Plan designs include:

- **One Plan:** This option allows you to select a single plan for all of your employees. All employees will receive the same benefits.
- **Employee Choice:** This option allows you to offer a range of plans to all of your employees based on metal levels. Employees will be able to choose between plans with different benefits and premium costs.

Health Plan Metal Level	Percentage of Costs Paid by Plan
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

## Why should my company use *Washington Healthplanfinder Business*?

- *Washington Healthplanfinder Business* allows small business owners to see the costs and benefits of covering themselves, their families and their employees. Employers can choose the range of coverage they want to offer their employees, and employees have the freedom to compare plans side by side and choose the health plan and level of coverage that fits their needs.
- *Washington Healthplanfinder Business* makes your company's health care costs predictable each month.
- *Washington Healthplanfinder Business* makes the administrative process simple through consolidated billing—saving small business owners time and hassle. Employers can make a single monthly payment rather than payments to multiple health insurance carriers.
- Small business owners may also be eligible for tax credits if they decide to enroll in health coverage through *Washington Healthplanfinder Business*.
- The *Washington Healthplanfinder Business* website allows you to view and select health insurance options for your company and to check on the status of payments whenever it's convenient for you.

## What if I have questions or need help?

Washington Healthplanfinder Business provides personalized support for your small business. Experts can help answer questions as you choose the best coverage for you and your employees. Support is available online at [wahealthplanfinder.org](http://wahealthplanfinder.org) or [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org), by phone at 1-855-WAFINDER (1-855-923-4633), or in-person through hundreds of registered local brokers.

## Will I still be able to use my broker to get health insurance through Washington Healthplanfinder Business?

Yes. If your current broker has been registered by the Washington Health Benefit Exchange, he or she will be able to assist you when you apply for coverage through Washington Healthplanfinder Business. Brokers must also be appointed by respective health insurance carriers to sell specific health plans.

## Do I have to get insurance for my employees? What happens if I do not cover my employees?

If you have fewer than 50 full-time employees, you are not required to provide them with health insurance coverage. However, good benefits can help recruit and retain good employees. And the tax credits offered through Washington Healthplanfinder Business can help put affordable health coverage within reach.

## Can I use Washington Healthplanfinder Business if my company has more than 50 employees?

Beginning in 2016, companies of up to 100 employees will be defined as “small employers” and will be able to buy health plans for their employees through Washington Healthplanfinder Business.

## What if I am self-employed?

Because a small business is defined as up to 50 employees, self-employed individuals can purchase health insurance through Washington Healthplanfinder Business or through the individual market on Washington Healthplanfinder.

### Have questions? Expert help is available.



Online at [wahealthplanfinder.org](http://wahealthplanfinder.org) or [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org)



On the phone at 1-855-WAFINDER (1-855-923-4633)



In-person with hundreds of registered local brokers

## Tax credits

Many small businesses in Washington can get tax credits to help put providing health coverage for employees within reach. Businesses with fewer than 25 employees may be eligible for a tax credit of up to 50 percent of the company’s health insurance premium costs, but only if companies enroll in health care coverage through Washington Healthplanfinder Business. Below are three scenarios of how the tax credit works.

### Tax credit scenarios

	Tacoma Car Repair	Spokane Diner	Yakima Nonprofit
<b>Employees</b>	10 Full-Time Equivalent employees (FTEs)	40 part-time employees or 20 FTEs	9 FTEs
<b>Wages</b>	\$250,000 total or \$25,000 per FTE	\$500,000 total or \$25,000 per FTE	\$198,000 total or \$22,000 per FTE
<b>Employee Health Care Costs</b>	\$70,000	\$240,000	\$72,000
<b>Tax Credit</b>	<b>\$35,000 (50% credit)</b>	<b>\$40,000 (50% credit with phase out due to number of employees)</b>	<b>\$25,200 (35% credit)</b>

