

Need Health Insurance As An LGBT Small Businesses Owner? You've Got Options!

Under the Affordable Care Act, small businesses—and millions of Americans, including LGBT people and their families—have new health insurance options. The law takes aim at some of the serious problems plaguing small businesses, such as skyrocketing insurance costs, administrative hassles, and lack of choice and access to affordable coverage. There are also new LGBT-specific benefits to be aware of.

New Nondiscrimination Protections

- The Affordable Care Act prohibits discrimination based on sexual orientation and gender identity. The law protects the rights of LGBT people and applies to both healthcare providers and health insurance companies.
- If you or your employees have been treated unfairly, you have rights. You can file a complaint with the Office for Civil Rights at the U.S. Department of Health and Human Services or report discrimination to your state's marketplace, insurance department, or attorney general.

New Affordable Options

- The Small Business Health Options Program (SHOP) enables LGBT small businesses with up to 50 employees to unite and pool their purchasing power, giving them the kind of clout large companies currently enjoy when negotiating for rates.
- Insurance is still bought from private companies, but insurers must offer standardized benefit packages within the marketplaces, so competition will be based on price and quality, not benefit design.
- Small employers are *not* required to offer health insurance—if you do not provide coverage to your employees, urge them to consider their options through the individual marketplace at www.healthcare.gov or call **1-800-318-2596** before **January 31, 2016**. Employers with more than 50 employees who do not provide coverage and have at least one full-time employee who receives a premium tax credit may have to pay a fee.
- You can start offering SHOP coverage to your employees any time of the year.

New Small Business Tax Credits

- Millions of small firms have already qualified for a tax credit to offset the cost of premiums.
- Businesses with less than 25 full-time employees that contribute at least 50% of total premium costs may be eligible for tax credits of up to 50% of the employer contribution. The tax credit is highest for companies with fewer than 10 employees who are paid an average of \$25,000 or less. The smaller the business, the bigger the credit. **Find out if you're eligible at www.smallbusinessmajority.org!**

Key Benefits for LGBT Small Businesses, Employees & Families

- New protections that prohibit discrimination in healthcare and coverage against LGBT people
- Equal access to family coverage and financial help for married same-sex couples
- No denial of coverage because of preexisting conditions like HIV/AIDS, asthma, or cancer, and being transgender is no longer considered a preexisting condition
- Guaranteed coverage for essential health services, like prescription medications, mental healthcare, and regular check-ups
- Equal access to preventive screenings regardless of your sex assigned at birth, gender identity, or the gender on your insurance card

To learn more, ask your broker, visit www.healthcare.gov, or call **1-800-318-2596**.