

# Get Your Small Business Health Care Tax Credit through EmblemHealth

As the owner of a small business, you want to keep your employees healthy, while keeping your health care costs low. EmblemHealth can help you achieve both of those goals.

This year, NY State of Health (NYSOH), the state's official health plan marketplace, made changes to the Small Business Health Options Program (SHOP) Marketplace.

Previously, small businesses received administrative services through SHOP. Now, new and existing small groups will still qualify for the tax credit through NYSOH, but will enroll directly with EmblemHealth. We will provide all administrative services.



## Your business may be eligible for the tax credit if it has:

- Fewer than 25 full-time equivalent employees.
- An average employee annual salary under \$53,000 for 2017 per full-time equivalent employee.
- Employer contributions of at least 50 percent to employee premium costs.
- Coverage available to all full-time employees working at least 30 hours per week.

## Find out if your business qualifies for the tax credit.

To see if your business is eligible for the federal tax credit, visit SHOP at [nystateofhealth.ny.gov/employer](http://nystateofhealth.ny.gov/employer).

- You may only receive a tax credit when you:
  - Are determined to be an eligible New York State employer.
  - Choose a Qualified Health Plan (QHP) certified by NYSOH.
- If you are eligible, NYSOH will send you a letter informing you that you qualify as a small business under the federal tax credit rules.



**50%**  
for profit ↗

**35%**  
non-profit ↗

## What the tax credit is worth.

If your business qualifies for the Small Business Health Care Tax Credit, it could be worth up to:

- 50 percent of the costs you pay for your employees' premiums.
- 35 percent of the costs you pay for your employees' premiums if you're a non-profit employer.

## Contact your EmblemHealth Account Manager if you:

- Have questions about EmblemHealth's small group plans.
- Need help understanding how this program works.
- Need help certifying your business.

You can also call Broker and Group Services at **866-614-6040**. Our hours are 9 am to 5 pm, Monday through Friday. A representative will be happy to help.

