

Connect for Health Colorado

A new way for small businesses and non-profits to shop for health insurance



Colorado small employers and non-profits have a new way to shop for and compare small group health insurance plans. Connect for Health Colorado™ is a new online marketplace, where Colorado-based small employers can purchase health insurance as well as find out if they are eligible for small business tax credits to lower the cost of providing insurance to their employees. Starting in 2014, these credits are only available through our Marketplace. Consult your certified health insurance agent/broker or call us directly. We're here to help.

The Right Plan for You

As a small employer, the ability to offer employees high quality health insurance is a competitive advantage in the labor market. Providing health insurance to employees helps you recruit and retain the best talent. It also helps keep your employees healthier, more secure and productive. Because you know your business best, Connect for Health Colorado will provide you with the tools and services you need to find the right coverage for your employees and your company.

Quality Plans and Choice

As an Employer you can provide the option for your employees to choose from a broad range of health plans that all offer comprehensive coverage. All health plans will cover, at a minimum, a package of services such as preventive and wellness care, emergency care, behavioral health services and prescription drugs. Plans will also provide free preventive care, such as diabetes screenings.

Making Health Insurance Easier

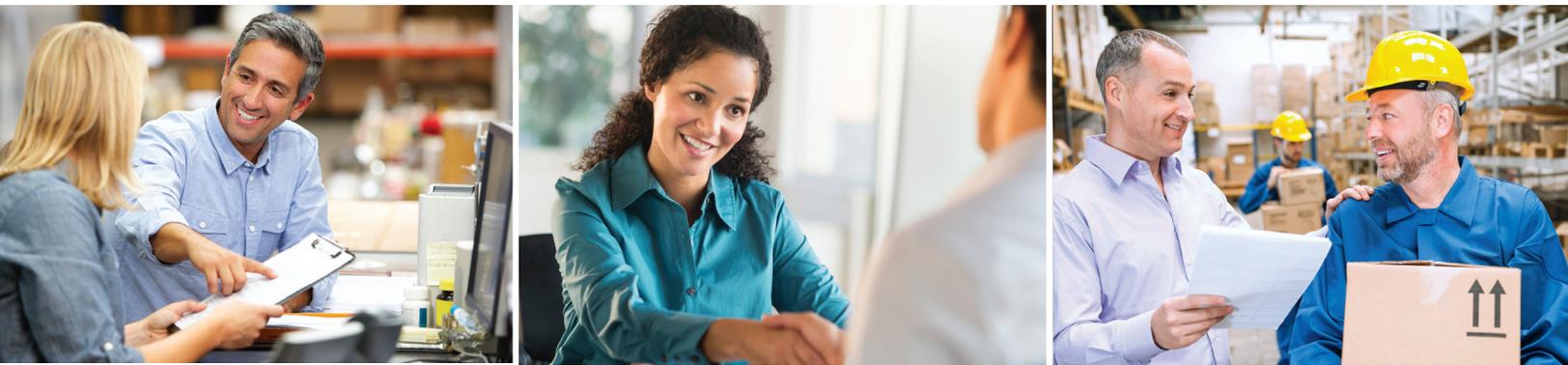
Connect for Health Colorado offers many ways to make the process of covering your employees easier:

- **Simplify Choices.** Connect for Health Colorado will provide side-by-side comparisons of health plan benefits and premiums.
- **Expand Employee Options.** Small employers and non-profits can offer their employees a multi-carrier, multi-plan menu of choices previously not available in the small group market. The Marketplace will have close to 100 plans from an array of companies.
- **Set Your Benefit Budget.** Choose your level of contribution toward your employees' coverage. Employees can use this contribution to purchase the plan of their choice within the menu of options that you choose.

For more information, log on:

 ConnectforHealthCO.com





Reduce Costs

Federal tax credits are available for small employers and non-profits to help cover the cost of health insurance for employees and their families. In 2014, tax credits of up to 50 percent of premium costs for small employers and 35 percent of premium costs for non-profits, will be available. To qualify, employers must:

- Offer health insurance to all full-time employees and cover at least 50 percent of the cost of single coverage
- Employ fewer than 25 full-time workers
- Pay average annual wages below \$50,000 (not including the wages of owners and their families)

Use our online calculator to find out if you might qualify for a tax credit, and if so, what amount you may expect.

Get Expert Help

Our website – ConnectforHealthCO.com – will feature a certified agent/broker directory. You can find a certified agent/broker or authorize a certified agent/broker you already work with. You also can call a Customer Service Center Representative or get in-person help from a Health Coverage Guide.

In its first two years (2014-2015), Connect for Health Colorado will serve employers with between two and 50 employees. In 2016, employers and non-profit groups with up to 100 employees will become eligible to use the Marketplace.

Visit ConnectforHealthCO.com to learn more about how the new Marketplace can help your business.

Example of a small business receiving health insurance tax credits.

	Main Street Hair Beauty Shop with 10 Employees
Employees	10 full-time equivalent employees
Wages	\$250,000 total or an average of \$25,000 per employee (10 FTEs)
Employer Premium Contribution	\$70,000
2014 Tax Credit	\$35,000

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