

Need help?

Contact the NY State of Health
Customer Service Center at:

1-855-355-5777
TTY 1-800-662-1220

Hours:

8am-8pm: Monday - Friday
9am-1pm: Saturday

Find an in-person assistor at

**[info.nystateofhealth.ny.gov/
findassistor](http://info.nystateofhealth.ny.gov/findassistor)**

Or log onto

nystateofhealth.ny.gov



A healthier business starts with healthier employees.

NY State of Health's
Small Business Marketplace
Overview for
Small Business Owners



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nystateofhealth.ny.gov

What is the Small Business Marketplace?

NY State of Health's Small Business Marketplace is an online marketplace where you can select from a variety of health and dental plans to offer your employees.

What are the advantages?

- You can offer your employees a single health plan option or a choice of options - NY State of Health will keep track and send you a single monthly premium invoice.
- You decide how much to contribute toward the cost of employee coverage. You can:
 - Pay a percent of premiums
 - Pay a fixed amount
 - Pay nothing at all
- You may qualify for a small business tax credit of up to 50% of the premium cost. The tax credits are only available through NY State of Health.

Is my business eligible to participate?

Yes, if your business:

- Is located in, or has a physical business location in New York State
- Has 1-100 eligible employees
- Enrolls at least one **common law** employee as defined below
- Offers health insurance coverage to all of your eligible employees

A note about sole proprietors:

Under federal law, sole proprietors or businesses that do not employ at least one common law employee are not eligible to purchase coverage as a small group. A common law employee is any employee who is not an owner, a partner or the spouse of an owner or partner.

Sole proprietors or other types of businesses without a common law employee may buy health insurance coverage through the NY State of Health Individual Marketplace.

Do I have to offer coverage to all employees?

- You must offer coverage to all eligible employees. You can also choose, but are not required, to offer health insurance to part-time workers, defined as working 20 or more hours per week.
- Business owners are eligible to enroll.
- Sub-contractors and independent contractors are not considered employees, and can't enroll.

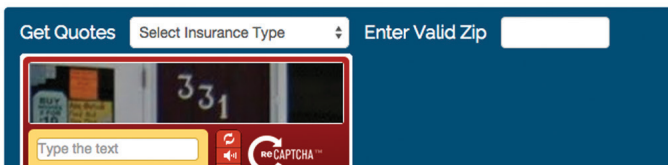
How much does it cost?

The Marketplace has a wide range of options to suit your budget. The exact amount depends on:

- The health plan options you offer
- How much you contribute toward your employees' coverage

Premium rates are updated quarterly. The rate you get when you sign up is the rate you'll keep for 12 months.

To learn more about the cost of each health plan, please visit our website at nystateofhealth.ny.gov/employer and use our "get quotes" tool.



What do I need to know about the Small Business Health Care Tax Credit?

Your business may qualify for the Small Business Health Care Tax Credit if you:

- Employ fewer than 25 full-time employees (two half-time employees count as one full-time employee)
- Pay your employees an average of less than \$50,000 a year
- Contribute at least half of the lowest cost individual premium

Consult a tax professional to determine if your business qualifies for this credit.

How can I enroll my business?

- **Contact a NY State of Health certified broker or in-person assistor.** Search for a broker or assistor at <http://info.nystateofhealth.ny.gov/findassistor>
- **Go online at nystateofhealth.ny.gov.** You can set up your own account and decide which health plans to offer to your employees.
- **Call the Customer Service Center at 1-855-355-5777.** Representatives can assist you over the phone.

