

Health Insurance Access

Have you ever thought that you would like to offer health insurance to your employees but just could not afford it? If the answer is yes, the INSURANCE PARTNERSHIP may be the solution for you.

WHAT IS THE INSURANCE PARTNERSHIP?

The Insurance Partnership is a state sponsored program geared towards self employed individuals and small businesses who need assistance obtaining and affording health insurance for themselves and their employees.

HOW IT WORKS

Under the Insurance Partnership, businesses that provide health insurance to their qualified employees can have part of their costs paid for by the Commonwealth. For those businesses that take part in the program, the Insurance Partnership can reduce employer costs by up to \$1,000 a year for each qualified employee. Once a business is enrolled in the Partnership, employees can get help paying their monthly premiums through the state's Family Assistance Program.

WHICH BUSINESSES CAN JOIN

To join the Insurance Partnership you must be:

- Self employed OR
- Employ 50 or fewer full-time employees
- Offer (or plan to offer in the future) comprehensive health insurance to your employees
- Contribute at least 50% of the cost of insurance purchased by qualified employees

EMPLOYEE ELIGIBILITY

To be eligible for the Insurance Partnership employees must be:

- Self employed or work for a qualified business
- Between the ages of 19 and 64
- A resident of Massachusetts
- Have access to comprehensive health insurance through your qualified employer
- Have a family income that meets the employee income standards

Employee Income Standards

Family Size	Gross Annual Family Income Is Equal to or Lower Than
1	\$16,488
2	\$22,128
3	\$27,768
4	\$33,408
5	\$39,048

THE INSURANCE PARTNERSHIP IS GOOD PRACTICE!

It's Good For Employers And Good For Employees.

- Health Insurance is an attractive benefit to offer employees.
- Offering health insurance is a good way to retain staff.
- Offering health insurance gives employees piece of mind that they can seek medical care when they need it.
- Statistically, employees with health insurance take fewer sick days than uninsured employees.

**For more information about the Insurance Partnership, please call (800) 399-8285
or the Health Access Project at (617) 547-1063 ext. 295**