**Patient Protection Affordable Care Act (PPACA) or ACA for Short.
Group - ON EXCHANGE (SHOP)
Small Business Health Options Program**

**Group Size

101+ Employees** – Large Companies. ACA mandatory coverage starts, 1/15.
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**51 - 100 Employees** –Mid Market. ACA mandatory coverage starts, 1/2016
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**50 Employees or Less** – ACA does not mandate coverage for this group. Employees may go to the individual market. *The target markets for I4D are professional companies such as software, engineering, etc.*-----------------------------------------**e**

**Subsidy May be Available in the Form of Tax Credits.**

**\*** Must have 50 employees or less.

**\*** Must offer coverage to all employees working 30+ hours.

**\*** Must have 70% of employees enrolled outside of the open enrollment period. Not necessary during open enrollment.
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 Supplemental Plans available

**No Subsidy Available**

**Pros:** Will have more plans from which to choose.

**\*** May apply directly with a broker or agent.

**Cons:** Will not receive a subsidy.

**Subsidy Available Only on HealthCare.Gov**

**Pros:** May get a subsidy that offsets monthly payments.
**\*** HMOs are typically 16 -21% less in cost.
**Cons:** If HMO is selected, may have limited access to doctors in network.
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 **Income less than $45,680.00**
 Subsidy may apply
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 **Income less than $16,105.00** Medicaid (Not in Texas)

**Annual Sign up Dates**1st and 15th of each Month

**Annual Sign up Dates**1st of each Month

**Annual Sign up Dates**Nov 15th – Feb 15th

**Annual Sign up Dates**Nov 15th – Feb 15th

**Companies Participating in TX
 (SHOP)
 (Bronze, Silver & Gold)**
BCBS
Aetna - ?
United Health Care

**Companies Participating in TX
(Bronze, Silver, Gold & Platinum)**

Aetna
Assurant Health
BCBS
Cigna (51+ Employees)
Humana
United Health Care

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Group - OFF EXCHANGE**

**Companies Participating in TX
 (Bronze, Silver, Gold & Platinum)**Aetna
Assurant Health
BCBS
Cigna
Humana
United Health Care

**Companies Participating in TX
(Bronze, Silver & Gold)**Aetna - ?
Assurant Health
BCBS
Cigna
United Health Care

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Individual - OFF EXCHANGE**

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Individual - ON EXCHANGE**