Small businesses (such as many farms) make up a large portion of Michigan businesses. The Affordable Care Act improves health insurance options for these small businesses, their employees and their communities.

Access to Insurance:
ACA puts in place many consumer protections so people can have access to affordable insurance. It requires insurers to offer policies that cover a wide range of benefits with no annual or lifetime maximums on how much the insurer pays out. No one with a pre-existing illness can be denied coverage. Further, those policies cannot be cancelled because of illness.

A large marketplace of affordable health insurance options is available to individuals (including the self-employed) and small businesses to purchase insurance for themselves and/or their employees. This is called the Health Insurance Marketplace or exchange. The Health Insurance Marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 15 and runs through Feb. 15. Those who experience qualifying events (new family member, new job, loss of job-related coverage, and more) can find out if they qualify and enroll at any time by calling 1-800-318-2596.

Businesses with fewer than 50 employees are not required to provide insurance for their workers but they can. Their employees can compare their options and purchase health insurance on their own through the marketplace. Some employees will be offered tax credits to help pay for the cost of insurance.

Small businesses and their employees can purchase insurance through a SHOP (Small Business Health Options Program) that is available through the Marketplace. Until the online SHOP is available, one can speak to insurance companies or their representatives to find out what policies are part of this special purchasing pool. More information can be found at: https://www.healthcare.gov/marketplace/shop/.

Tax credits for very small businesses, such as farms with fewer than 25 workers, are already available. Small businesses can qualify for tax credits up to 50 percent (35 percent for nonprofits) of their current health insurance expenses. To learn more about the 2014 tax credits and to find out if your business is eligible for a tax credit right now, go to: www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers

Access to Care:
Some health care providers will receive incentives to work in rural communities, which will increase access to health care.

The expansion of telehealth services and new technologies (e.g., connecting with distant site practitioners) will increase rural Americans’ access to specialty care options.