

Hello Small Business Owner,

We know that running your own business means there's seemingly endless demands on your time and resources. We also know that keeping yourself and your employees healthy can have a positive effect on company morale and your bottom line. That's why local and statewide business and nonprofit organizations are working together with Health Law Guide for Business to give you information that will make getting health insurance a lot easier.

Under the nation's health care law, the Affordable Care Act (ACA), businesses that have fewer than 50 employees do not have to offer health insurance, but most Californians must be covered. To help you and your employees get the coverage you need and deserve, in this packet you will find:

- Fact sheets with information about what the ACA means for small businesses – we break down the complicated health care law into four core sections: Health Care Reform & Your Business; Health Care Coverage Options for Small Business; Penalties and Deadlines; and Small Business Health Care Tax Credit.
- Get Covered information cards for both you as a business owner and for your employees.
- An information booklet that will help answer your questions about getting covered.
- A health coverage eligibility guide to determine the programs for which you, your employees and family members are eligible.
- Information about tax breaks for businesses or premium subsidies for individuals.
- And tools to share with your employees, including:
 - o A poster to hang in your break room or other places where employees gather;
 - o An envelope stuffer with insurance information to include with employees' paychecks;
 - o An overview on how to get covered to share with new employees.

All materials in this packet can be found at www.HealthLawGuideForBusiness.org and www.HealthLawGuideforBusiness.org/espanol. We hope that each California small business owner, and all of your employees, can use this information to get covered.

Sincerely,

The Health Law Guide for Business Team



Visit HealthLawGuideforBusiness.org

