

# Looking for a Group Plan for Your Employees?



## For an Idaho Non-Profit

### Your Health Idaho's New Small Business Health Options Plan (SHOP) works for Idaho's Non-Profit Organizations

Your Health Idaho's SHOP marketplace offers non-profit organizations, with up to 50 employees, new tools and resources to find small group plans to cover their employees.

Applications for SHOP coverage will be accepted by U.S. mail. A PDF of the SHOP application will be available on Your Health Idaho's website ([www.YourHealthIdaho.org](http://www.YourHealthIdaho.org)).

A few important things to know:

- Non-profits will be able to view representative medical and dental plans and rates.
- Employers may print and fill out the paper application for SHOP and mail it in for processing.
- Non-profit employers can enroll in insurance plans through the SHOP on a monthly basis throughout the year.

## SHOP. COMPARE. CHOOSE.

### Comparing Plans on SHOP

On Your Health Idaho's SHOP, insurance plans are easy to compare. The 55 small group health plans that are offered on Your Health Idaho are grouped into four 'metal levels' based on the percentage of healthcare expenses each plan will cover:

**Bronze (60%)**  
**Gold (80%)**

**Silver (70%)**  
**Platinum (90%)**

### Find a Health Plan That Meets Your Non-Profit Needs

- **Make Apples-to-Apples Comparisons:**  
On Idaho's official health insurance marketplace, non-profit organizations with less than 50 full-time equivalent employees can easily shop for, compare and choose a health insurance plan that best fits their needs and budget
- **Receive Small Business Healthcare Tax Credit:**  
Some non-profits with fewer than 25 full-time employees can receive the small business healthcare tax credit when buying a group plan sold on Your Health Idaho.

Idaho's non-profit organization can find out more by going to [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org) and looking up small business.



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On Your Health Idaho, a non-profit can choose from a variety of plans. A gold or platinum plan has a higher monthly premium and lower cost for health services in comparison to the silver or bronze plans which feature lower premiums but higher costs for health services.

All plans on SHOP offer the same standard coverage known as **essential health benefits**.

### No matter which play you choose, you will get:

- free preventive care
- coverage for prescription drugs
- emergency care
- hospitalization
- visits to doctors
- and many other healthcare services

Non-profit organizations are encouraged to speak to a licensed agent or broker to find a plan that is right for them and their business.

A list of licensed agents and brokers certified to sell Your Health Idaho plans will be available online at [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org).

### Small Business Healthcare Tax Credit

Non-profit organizations with fewer than 25 full-time equivalent employees that earn an average of \$50,000 a year or less may be eligible for a small business healthcare tax credit starting in 2014 if they buy a small group plan on Your Health Idaho and the organization pays at least 50% of its full-time employees' premium costs. Non-profit organizations are not required to offer coverage to part-time employees or their dependents.

To find out if you qualify for the small business healthcare tax credit you can visit the IRS website or consult with your tax advisor or accountant. Below is an example of a tax credit for a non-profit organization that qualifies for the maximum tax credit worth 50% of their premium contribution in 2014:

Number of employees	Wages	Employer Contribution to Employee Premiums	Tax Credit Amount
10	\$250,000 (\$25,000/employee)	\$70,000	\$35,000 (50% of employer's contribution)

