

SMALL BUSINESS - AREA 1

The charts below provide the lowest monthly cost of health insurance for a small business of five employees ages 20, 30, 35, 40, and 50. This example assumes all employees are enrolled in the same plan. The charts also illustrate eligibility for the small business premium tax credits referenced on page 8.

BRONZE PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,678	\$1,678	\$1,678	\$1,678	\$1,678
Small Business Tax Credit	\$839	\$420	\$336	\$168	\$0
Business Cost (Employer and Employee Shares)	\$839	\$1,259	\$1,342	\$1,510	\$1,678

SILVER PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$1,947	\$1,947	\$1,947	\$1,947	\$1,947
Small Business Tax Credit	\$974	\$487	\$389	\$195	\$0
Business Cost (Employer and Employee Shares)	\$974	\$1,460	\$1,558	\$1,752	\$1,947

GOLD PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,286	\$2,286	\$2,286	\$2,286	\$2,286
Small Business Tax Credit	\$1,143	\$572	\$457	\$229	\$0
Business Cost (Employer and Employee Shares)	\$1,143	\$1,715	\$1,829	\$2,057	\$2,286

PLATINUM PLAN – SMALL BUSINESS of FIVE EMPLOYEES					
	\$20,000 Average Wage, Employer Pays 100% of Premium	\$20,000 Average Wage, Employer Pays 50% of Premium	\$40,000 Average Wage, Employer Pays 100% of Premium	\$40,000 Average Wage, Employer Pays 50% of Premium	\$50,000 or More Average Wage
Monthly Plan Cost (Employer and Employee Shares)	\$2,580	\$2,580	\$2,580	\$2,580	\$2,580
Small Business Tax Credit	\$1,290	\$645	\$516	\$258	\$0
Business Cost (Employer and Employee Shares)	\$1,290	\$1,935	\$2,064	\$2,322	\$2,580