

Brought to you  
by the  
**State of Oregon**

# Health insurance for you and your employees

Get **affordable** coverage  
for you and your employees

The state of Oregon is working with **HealthCare.gov** to help Oregonians get health care coverage.

Have a problem with your insurance?

If you have problems after you sign up for insurance, contact the Oregon Division of Financial Regulation.

Visit [orhim.info/DFRcomplaint](http://orhim.info/DFRcomplaint)

Call 888-877-4894 (toll-free)

Email [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

Other languages or formats?

Call **855-268-3767** (toll-free) from 8 a.m. to 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



A guide for small businesses

No matter how big or small, every company needs healthy employees, but small businesses have their own set of challenges. Oregon's Small Business Health Options Program (SHOP) helps small businesses and nonprofits in Oregon offer affordable health insurance to their employees.

## DON'T HAVE EMPLOYEES? Sign up at **HealthCare.gov**

If you don't have employees, you may qualify for a health insurance plan through **HealthCare.gov**, where you can shop and compare plans.

**HealthCare.gov** is the only place where you can get tax credits to help pay for premiums and out-of-pocket costs such as co-pays and deductibles.

Visit **HealthCare.gov** or call **800-318-2596** (toll-free) to enroll. You can also visit **OregonHealthCare.gov** or call **855-268-3767** (toll-free) to find FREE, in-person help to sign up.

You may also qualify for the Oregon Health Plan (OHP), which offers free or low-cost coverage for low-income Oregonians.

Preview the coverage, plans and savings available to you at **OregonHealthCare.gov**.

## DON'T MISS THESE IMPORTANT DATES.

### NOV. 1

First day to sign up, renew, or change plans.

### JAN. 15

Last day to sign up, renew, or change plans.

### NEXT CHANCE TO ENROLL

You may qualify for a special enrollment period if you have a major life change. This includes changes such as having a child, getting married or divorced, changes in your income. For more information visit **HealthCare.gov**.



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Visit **OregonHealthCare.gov**

## Have employees and want to offer insurance?

You can work with an insurance agent or insurer to get the right group coverage for your employees. Certain small businesses may qualify for a tax credit to help pay for coverage if they purchase a certified plan.

If you don't offer insurance to your employees, encourage them to get individual coverage through [HealthCare.gov](https://www.healthcare.gov), where they may qualify for financial help to help pay the costs of coverage.

### Am I eligible for the Small Business Health Care Tax Credit?

The IRS **Small Business Health Care Tax Credit** helps qualified small businesses lower the cost of offering health insurance to employees. Oregon small businesses must meet the following minimum criteria to qualify for the tax credit:

- Employ fewer than 25 full-time equivalent (FTE) employees (not including family members of owners/partners or seasonal workers who work fewer than 120 days during the taxable year)
- Pay average annual salaries of \$56,000 or less per employee
- Pay at least 50 percent of FTE employees' premium costs
- Purchase a certified medical or dental plan from a participating insurance company

Learn more at [OregonHealthCare.gov](https://www.OregonHealthCare.gov).

## What if an employee declines my insurance offer?

If the insurance plan you offer meets certain standards of affordability and coverage, but an employee decides not to sign up it, the employee can sign up for a plan at [HealthCare.gov](https://www.healthcare.gov) during the open enrollment period (Nov. 1 to Jan. 15). Remind your employees that they will not be eligible for financial help.

## Do I have to provide insurance to my employees?

If you have fewer than 50 full-time equivalent (FTE) employees, you don't have to offer insurance, and you won't face a penalty for not providing it. Employers who have 50 or more FTEs may be subject to a fine if they don't provide affordable health insurance coverage that meets minimum coverage standards for their employees. Affordable coverage is coverage that costs no more than 9.02 percent of an employee's annual income in 2024.

Fines by the IRS are calculated as follows:

- No coverage offered:  $\$2,500 \times (\text{FTEs} - 30)$  per year
- Coverage offered, but is not affordable or does not meet the minimum value requirements: Lesser of the above equation or  $\$3,750 \times \text{FTEs}$  that receive an Advanced Premium Tax Credit

For example, if an employer has 50 employees, 21 of whom get coverage

through [HealthCare.gov](https://www.healthcare.gov), and does not offer coverage that meets the requirements, the employer will have to pay a penalty of \$50,000 ( $\$2,500 \times 20 = \$50,000$ ). Visit [irs.gov](https://www.irs.gov) to learn more about the Employer Shared Responsibility Payment.

### Do I have to offer coverage for employees' spouses and dependents?

No, but if you are unable to offer health insurance for your employees' spouses and dependents, they may be eligible for financial help to pay the cost of health care. There is no tax penalty for your business if they get financial help. They can enroll at [HealthCare.gov](https://www.healthcare.gov) or by calling **800-318-2596** (toll-free) to enroll. They can also visit [OregonHealthCare.gov](https://www.OregonHealthCare.gov) or call **855-268-3767** (toll-free) to find a local insurance expert to help find the right plan.

## WHAT IS SHOP COVERAGE?

Any small business in Oregon with one to 50 employees can purchase a certified plan directly from one of the participating insurers. If you have a small business with fewer than 25 full-time employees, you could be eligible for the Small Business Health Care Tax Credit. **Your business qualifies for SHOP if you:**

- Have an office or employee worksite within the SHOP's service area.
- Have 50 or fewer FTE employees.
- Offer coverage to all of your FTE employees (works about 30 or more hours per week).
- Enroll at least 70 percent of your FTE employees in your SHOP plan. Employees with coverage through

another employer plan, Medicare, Medicaid, the military, or veterans' programs are not included in the calculation.

(Employers who enroll in SHOP coverage between Nov. 15 and Dec. 15 each year can offer SHOP coverage without meeting this percentage requirement.)

