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Explore Health Employer Coverage Tool

Use this worksheet to help gather information about employers that offer traditional health coverage to anyone on your Explore Health application. Complete one form for each employer that offers coverage. You'll need this information to complete your application, even if no one enrolls in coverage through their job (or the job of another person, like a spouse or parent).

Do not use this form if someone works for a business that offers help paying for a health plan or health care expenses through a Health Reimbursement Arrangement (HRA).

Step 1: Employee information

Fill in the information for the employee who is offered job-based health coverage.

Employee Name (First, Middle, Last): _____

Social Security Number: _____

List the first and last names of each person in the employee's household and tell us if they could get health coverage through the employer named in Step 2 below, even if they are not currently enrolled. Only list household members who the employee plans to include on their federal income tax return. You can make a copy of this page if there are more than six (6) people in the employee's household.

Name	Eligible for health coverage through this employer?
_____	☐ Yes ☐ No
_____	☐ Yes ☐ No
_____	☐ Yes ☐ No
_____	☐ Yes ☐ No
_____	☐ Yes ☐ No

Step 2: Employer information

You can ask the **employer** to fill out Step 2.

Employer Name: _____

Employer Address:
(Explore Health may send notices to this address) _____

City, State and ZIP code: _____

Employer Identification Number (EIN): _____

Tell us about the health coverage offered by this employer.

1. **Do the plans offered by the employer meet the minimum value standard?**
   A health plan meets the minimum value standard if it pays at least 60% of the total cost of medical services for a standard population and offers substantial coverage of hospital and doctor services. Most job-based plans meet the minimum value standard.
   ☐ Yes (Go to next question.) ☐ No (STOP and return form to employee.)

   ☐ The employer offers plans that meet the minimum value standard to only the employee, but not the employee's family members. (Go to next question. You do not need to answer Question 3.)

2. **How much would the employee pay for themselves for the lowest-cost plan that meets the minimum value standard?**
   Don't include family plans. If the employer offers wellness programs, enter the premium that the employee would pay if the employee got the maximum discount for any tobacco cessation programs and didn't get any other discounts based on wellness programs.

   Employee would pay this premium: $ _____

   Employee would pay this premium:
   ☐ Weekly ☐ Every Two Weeks
   ☐ Twice a month ☐ Monthly
   ☐ Quarterly ☐ Yearly

3. If other household members are listed for Step 1: How much would the employee pay for the lowest-cost plan that covers the employee and the household members listed in Step 1?
   If the employer offers wellness programs, enter the premium that the employee would pay if the employee got the maximum discount for any tobacco cessation programs and didn't get any other discounts based on wellness programs.

   Employee would pay this premium: $ _____

   Employee would pay this premium:
   ☐ Weekly ☐ Every Two Weeks
   ☐ Twice a month ☐ Monthly
   ☐ Quarterly ☐ Yearly

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