



HAWAI'I HEALTH
CONNECTOR

July 11, 2013

Connecting Hawaii's Residents with Quality Health Insurance

Roshan Rodriquez
Project Coordinator



What is the Hawaii Health Connector?



The Hawaii Health Connector

- A non-profit organization, of Hawaii, for Hawaii, established to comply with the federal Patient Protection and Affordable Care Act (PPACA) of 2010
- 100% federally funded
- An online health insurance marketplace
- For individuals, families and small businesses
- A group of dedicated professionals including technology experts, financial experts, and outreach advocates

What is the Affordable Care Act?



The Affordable Care Act (ACA)

**Consumer
Protections**

**Health
Insurance
Marketplace**

**More
Affordable
Coverage**

**Cost Control
and Quality
Improvements**

What are the
benefits of
using the
Connector?





On the Connector, you can...

- Browse health plan options
- Compare plan benefits and costs side by side
- Learn about the low-cost (or no-cost) health plans you may qualify for with financial help from federal tax credits
- Receive help from trained and certified professionals, an agent or a broker
- Choose, buy and manage a health plan that suits your unique needs

What does
this mean
for small
businesses?



Benefits for Small Businesses

More Affordable Coverage

- Compare insurance plan benefits and costs
- Determine a business's eligibility for tax credits
- Enroll in and purchase health insurance plans

Less Administrative Burden

- Single monthly bill and single payment for fast and efficient processing
- Automate enrollment, tracking, and HR notices.

What kind of
health benefits
are available on
the Connector?



10 Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

As of October 1, 2012.

Four levels of coverage under ACA

Bronze
60%

Low
premiums,
high annual
deductibles

Silver
70%

Gold
80%

Platinum
90%

High
premiums,
low annual
deductibles

What
tax credits
are available
to small
businesses?



Small Business Health Care Tax Credit

- Retroactive to 2010
- Refundable credit
- Can make a difference and put money in your pocket
- An expense deduction may still be claimed in addition to the credit
- Work with your tax professional to determine your credit



Employer Tax Credit Eligibility

- Employers with fewer than 25 FTEs may be eligible, with an average salary of less than \$50k.
- Employers must contribute at least 50% of the cost of single coverage for their employees.
- The maximum credit they can receive is 35% of what they contributed towards their employee health benefit costs and a maximum of 25% for non-profits.
- In 2014, the maximum credit they can receive increases to 50% and 35% respectively.

Example: Downtown Diner

- 40 half-time employees (the equivalent of 20 full-time workers)
- Wages: \$500,000 total, or \$25,000 per full-time equivalent worker
- Employee Health Care Costs: \$240,000
- 2010 Maximum Tax Credit: \$28,000 (up to 35% credit)



- 2014 Maximum Tax Credit: \$40,000 (up to 50% credit)

Example : Foster Care Non-Profit

- Employees: 9 full-time
- Wages: \$198,000 total, or \$22,000 per worker
- Employee Health Care Costs: \$72,000
- 2010 Maximum Tax Credit: \$18,000 (up to 25% credit)
- 2014 Maximum Tax Credit: \$25,200 (up to 35% credit)



When can
I use the
Connector?



Important Dates to Remember

**October
2013**

Open
enrollment
begins

**January
2014**

Health
coverage
begins

**Beginning
2016**

Large group
employers
eligible to
participate

What if
I need help
enrolling in a
health plan?



Help is Available

- Through trained and certified agents and brokers
- In-person with our team of professionals
- By calling our local customer support center
- In multiple languages
- Free with no additional charge



Hii Ola Marketplace Assister Program

Beginning October 2013, our Kokua (Marketplace Assisters) will personally guide you. They will:

- Answer questions you may have about plan benefits
- Help you review your plan options
- Help you enroll once you've chosen a plan
- Be located on every island
- Be trained and certified professionals, not from an insurance company.

By the way, *all* the help we provide is offered at no charge.

Where can I get
more information?

...

HawaiiHealthConnector.com

[Facebook.com/HawaiiHealthConnector](https://www.facebook.com/HawaiiHealthConnector)

[Twitter.com/HIConnector](https://twitter.com/HIConnector)

Sign up for e-updates!

Mahalo

