



If you're a small business owner and haven't been able to provide health coverage for your employees, now there's help!

The **Health Insurance Partnership** is designed for small business owners who have been unable to provide health coverage to their employees due to high premiums and administrative costs. Under the **Partnership**, your small business may be eligible to receive a subsidy that helps provide health care services and rewards participating individuals for efforts to improve their health and/or manage chronic disease.

WHO IS ELIGIBLE?

- Small businesses with 2 to 9 full-time employees earning an average yearly wage below \$50,000 that have not offered health coverage to their employees in the previous 12 months.

WHAT IS REQUIRED?

- Qualifying is easy! Eligible businesses simply choose from a selection of health coverage plans that include wellness and prevention programs, and establish a Section 125 payroll deduction plan so that employee premium contributions are made on a pre-tax basis.

WHY SHOULD I PARTICIPATE?

- Lower your health coverage costs as much as 50%.
- Help to provide affordable coverage – and peace of mind - for your employees and their families.
- Make your business more competitive and improve employee retention.
- Help your employees stay healthy and productive.

HOW DO I SIGN UP?

- Registration is easy! Simply work with your local insurance agent or broker to register for the **Partnership** and to find the right health care plan for your business.

Additional information on the Health Insurance Partnership is available at <http://mhcc.maryland.gov/partnership> or by calling 410-764-3460.

SUBSIDIZED COVERAGE BEGAN OCTOBER 1, 2008.



Small Business Subsidy Informational Meeting

The Maryland Health Care Commission is partnering with **Delegate Shawn Z. Tarrant, The local Baltimore Chamber of Commerce**, and the business trade associations to host a free meeting to provide information about the **Health Insurance Partnership** to small business owners that have been unable to provide health coverage to their employees due to high premiums. Your business may be eligible for a health insurance premium subsidy of up to 50 percent if you have 9 or fewer employees, your employees have an average annual wage under \$50,000, and you have not offered group health insurance to them in the last 12 months.

The meeting will also offer information on the benefits of and steps to establish a Section 125 premium conversion plan. These plans allow employee premium contributions to be made on a pre-tax basis and are required to participate in the Health Insurance Partnership.

Meeting will be offered at the following date, time and location:

December 9, 2008 (Tue) 8:30 – 10:30 a.m.

The Maryland Health Care Commission
4160 Patterson Avenue
Baltimore, Maryland

On the Patterson Avenue side of the Reisterstown Plaza at the corner of Patterson Ave & Reisterstown Road, in Baltimore City, MD.

Registration is free, but space is limited – please register as soon as possible!

TO REGISTER: Complete the form below, and fax this page to 410-358-8811

To register by phone call 410-764-5593

Information about the Health Insurance Partnership is available at <http://mhcc.maryland.gov/partnership> or by calling 410-764-3460 or toll free at (877) 245-1762.

First Name:

Last Name:

Business Name:

Address:

City:

State:

Zip:

Phone:

Fax:

Email: