



Doing Business with Us

-small group health insurance-

Small Group Eligibility

To be eligible to obtain group health insurance with Community Health Options, an employer must meet the following conditions:

- ▶ Have a principal business address in Maine.
- ▶ Have at least one common-law employee on payroll (not including a business owner or their spouse)
 - ▶ Visit IRS.gov for the definition of a common-law employee
 - ▶ At least one common-law employee must work a minimum of 30 hours per week
 - ▶ There must be at least one eligible W-2 employee other than the owner and the spouse and the owner's spouse, who is not considered an employee, even if paid as a W-2 employee

A Sole Proprietor without one common-law employee is NOT eligible to purchase a group plan. A husband and wife only business is NOT eligible to purchase a group plan.

Insurance Options for Sole Proprietors

If you are a Sole Proprietor or a husband-and-wife-only business, you are eligible to participate in our individual plans. We offer many individual plans to meet a wide variety of health insurance needs. Please call (855) 624-6463 or visit HealthOptions.org to compare and quote plans.

Participation Requirements

During ACA annual open enrollment, groups can enroll without having to meet the minimum participation requirement.

Outside of the ACA annual open enrollment, at least 70% of employees must participate in Community Health Options' health insurance program. The minimum participation rate is calculated only during the initial enrollment and at renewal.

Participation rates are calculated by dividing the number of employees enrolling by the number of employees eligible for coverage. When calculating participation:

Include employees:

- ▶ with coverage through another job or another person's job, Medicare, Medicaid, Veterans Affairs (VA), the Indian Health Service, or TRICARE
- ▶ with other types of individual health insurance including coverage purchased through the Health Insurance Marketplace

SHOP Tax Credits

Some of our plans are SHOP-qualified. To find out if your small group is eligible to receive tax credits, go to Healthcare.gov or call (800) 706-7893 (TTY: 711).

Easy Electronic Enrollment and Benefit Administration

Our electronic enrollment system enables employer administrators, employees, or agents to enroll and make plan selections electronically – eliminating costly and redundant paper-based processes. Through the secure Employer Dashboard, the employer or agent can enroll or dis-enroll employees and dependents and edit employee data.

HealthOptions.org | (855) 624-6463

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary, or Privacy Notice, please visit our website at HealthOptions.org. If you do not have access to computer or internet services, please call (855) 624-6463. A Member Services Associate will be happy to provide you with printed copies and answer any questions you may have.

Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (855) 624-6463 (TTY/TDD: 711)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 624-6463 (TTY/TDD: 711)