

Affordable Health Care for America Act 101
H.R. 3962

Does *your* business pass the
Government Health test?

Your Answer

1) Do you offer your employees a health insurance plan?

Y N

2) If so, what type of insurance do you offer?

- Individual Plan
- Family Plan
- Both

3) How much do you contribute to the premiums of an individual plan? Family plan?

4) Does the plan you offer meet the government's minimum standards for a qualifying insurance plan?

Y N

5) If not, how much will you have to pay in penalties?

The Government's Answer

1) Yes.

2) Even if you offer an individual plan, the government will require you to also offer a family plan. The bill requires you to cover/pay for full-time and part-time employees.

3) Employers offering health insurance must contribute at least 72.5% toward the premium for individual plans and at least 65% for a family plan.

4) Yes. A government-appointed board will create a minimum qualifying plan, similar to the costly high-value plan offered to Members of Congress.

5) If your insurance plan does not meet the government's definition of "qualified" insurance, you could pay a payroll tax of up to 8% if your payroll is more than \$500,000.

Did you pass the test? Or did the Affordable Health Care For America Act (H.R. 3962) **fail** small business?