How HEALTH REFORM Will Help SMALL BUSINESSES & THEIR EMPLOYEES

FEW LOW-WAGE EMPLOYEES IN SMALL BUSINESSES ARE ELIGIBLE FOR THEIR EMPLOYERS' INSURANCE

<table>
<thead>
<tr>
<th>SMALL FIRMS (&lt;50 EMPLOYEES)</th>
<th>EMPLOYER OFFERS</th>
<th>EMPLOYEE ELIGIBLE</th>
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</thead>
<tbody>
<tr>
<td>&lt;$15/hr</td>
<td>34%</td>
<td>54%</td>
</tr>
<tr>
<td>$15+/hr</td>
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<td>71%</td>
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</tbody>
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% OF WORKING ADULTS AGES 19–64

SMALL BUSINESS EMPLOYEES HAVE FEW COVERAGE OPTIONS OUTSIDE OF THEIR EMPLOYER

66% of workers had one or more of these problems when they tried to buy a plan on their own:

- Were TURNED DOWN, charged a higher price, or had condition excluded because of a pre-existing condition
- Found it VERY DIFFICULT OR IMPOSSIBLE TO FIND coverage they needed
- Found it very difficult or IMPOSSIBLE TO FIND AFFORDABLE COVERAGEx

44% of workers who tried NEVER BOUGHT a plan on the individual market

THE AFFORDABLE CARE ACT PROVIDES NEW AFFORDABLE HEALTH PLAN CHOICES

Under the Affordable Care Act, the SMALL BUSINESS EXCHANGES (SHOP) will enable small companies to offer a selection of affordable health plans to their employees.

TAX CREDITS are available to reduce premium costs for small businesses and workers.