

# How HEALTH REFORM Will Help

## SMALL BUSINESSES & THEIR EMPLOYEES

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

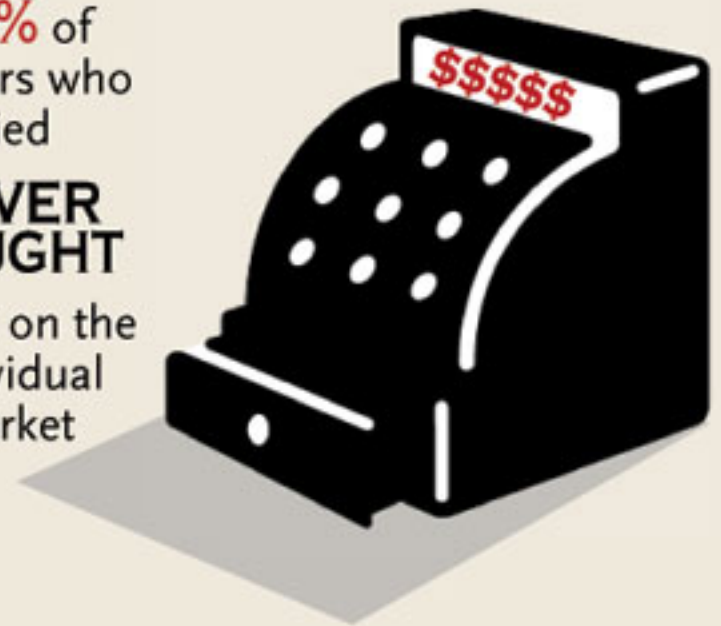


### SMALL BUSINESS EMPLOYEES HAVE FEW COVERAGE OPTIONS OUTSIDE OF THEIR EMPLOYER

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

- Were **TURNUED 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 COVERAGE**

**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.

