



## **SMALL BUSINESS AND RURAL COMMUNITIES**

Small businesses (like many farms) make up a large portion of Illinois' businesses. The Affordable Care Act improves health insurance options for these small businesses, employees, and their communities.

### **Access to Insurance:**

ACA ensures that individuals with pre-existing conditions cannot be denied insurance and that no one can have their policies cancelled nor have any lifetime limits on the amount paid out for essential benefits.

Starting in 2014, a large marketplace of affordable health insurance options will be available to individuals (including the self-employed) and small businesses to purchase insurance for themselves and/or their employees. This is called the Health Insurance Marketplace or Exchange.

Businesses with fewer than 50 employees are *not required* to provide insurance for their workers, however they can. Their employees can compare their options and purchase health insurance on their own through the marketplace. Some employees will be offered tax credits to help pay for the cost of insurance.

Starting sometime in 2014, small businesses and their employees will be able to purchase insurance through a SHOP (Small Business Health Options Program) that will be available through the Marketplace.

Tax credits for very small businesses, like farms with less than 25 workers, are already available. Small businesses can qualify for tax credits up to 35 percent (25 percent for nonprofits) of their current health insurance expenses and 50 percent (35 percent for nonprofits) starting in 2014.



To learn more about the 2014 tax credits and to find out if your business is eligible for a tax credit right now, go to: [www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers](http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers).

### **Access to Care:**

Some health care providers will receive incentives to work in rural communities which will increase access to health care. The expansion of telehealth services and new technologies (e.g., connecting with distant site practitioners) will increase rural Americans' access to specialty care options.

### **Other Resources:**

Small Businesses and the Affordable Care Act: <https://www.healthcare.gov/small-businesses>

**For more information and other questions contact**

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