



# New York's Small Business Marketplace

## NY State of Health, the Official Health Plan Marketplace

Enrolling is easy as **1-2-3:**

1. Verify Your Eligibility
2. Go Shopping
3. Enroll



# Small Business Marketplace

NY State of Health's Small Business Marketplace is where employers can:

- See if they qualify for **tax credits**
- Verify their **eligibility**
- Easily **review** and **compare** available Marketplace-certified health and dental plans
- Enroll in Marketplace certified coverage directly with an insurer or a NY State of Health-certified broker



# Small Business Health Care Tax Credit

If you are a small employer, there is a tax credit that can put money in your pocket. The maximum credit is:

- **50 percent** of premiums paid for small business employers and
- **35 percent** of premiums paid for small tax-exempt employers
- The credit is available to NY State of Health-eligible employers for **two consecutive taxable years**

Use the Tax Credit Calculator to estimate how much you could save at [www.nystateofhealth.ny.gov/employer](http://www.nystateofhealth.ny.gov/employer).

Consult a tax professional to learn if your business qualifies.





## Providing Health Coverage and Getting Tax Credits is as Easy as 1-2-3:

### 1. Verify Your Eligibility

As a small business owner, you will complete a short application to verify your Marketplace eligibility. To be eligible you must:

- Be located in, or have a physical business location, in New York State
- Have 1-100 full-time equivalent employees

***To check your eligibility:***

- Go online at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)
- Call the Customer Service Center at 1-855-355-5777
- Contact a Marketplace-certified insurance broker or in-person assister

***Search here:***

***[info.nystateofhealth.ny.gov/findassistor](https://info.nystateofhealth.ny.gov/findassistor)***

## 2. Go Shopping

You can view and compare health and dental plans at [nystateofhealth.ny.gov/employer](https://nystateofhealth.ny.gov/employer). The Marketplace has a wide range of options to fit your budget and employees' needs.

The cost will depend on:

- The health plan option(s) you offer
- How much you contribute toward your employees' coverage

There are now more plan choices available through NY State of Health than ever.

## 3. Enroll

Contact a NY State of Health-certified insurance broker or enroll directly with the health insurer of your choice.

To search for a broker go to:

[info.nystateofhealth.ny.gov/findassistor](https://info.nystateofhealth.ny.gov/findassistor)

Eligible small businesses can enroll at any time during the calendar year.





# Small Business Health Care Tax Credit

As a small employer, you may qualify for a federal tax credit if your business:

- Is determined to be eligible by NY State of Health
- Has fewer than 25 full-time equivalent (FTE) employees
- Pays average wages of less than \$53,000 a year per FTE employee
- Contributes at least 50% of the lowest cost individual premium
- Offers a Marketplace-certified health plan to all FTE employees working at least 30 hours per week

Use the Tax Credit Calculator to estimate how much you could save at [nystateofhealth.ny.gov/employer](http://nystateofhealth.ny.gov/employer)



## Notes

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Contact the NY State of Health  
Customer Service Center at:

**1-855-355-5777**  
**TTY 1-800-662-1220**

Hours:

**8am-8pm: Monday – Friday**  
**9am-1pm: Saturday**

Find a broker or  
in-person assister at:

**[info.nystateofhealth.ny.gov/  
findassistor](https://info.nystateofhealth.ny.gov/findassistor)**

Or log onto

**[nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)**



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