



HEALTH INSURANCE BASICS FOR NONPROFIT EMPLOYERS & EMPLOYEES

Did you know that nonprofits employ 1 in 7 employees in Vermont?*

Offering benefits to employees is a big decision for nonprofits. That's why we've partnered with Working Bridges and Vermont Health Connect to increase health equity by building awareness of the basics of health insurance and options available to Vermonters.

LEARN MORE

WWW.COMMONGOODVT.ORG

WWW.UNITEDWAYNWVT.ORG

Common Good Vermont is a statewide program of the United Way of Northwest Vermont.



**United Way of
Northwest Vermont**

*Vermont Nonprofit Economic Impact Report data.commongoodvt.org

HEALTH INSURANCE FOR NONPROFIT EMPLOYERS

THE BASICS

It's important for both nonprofit employers and employees to understand why health insurance is important. When looking for a plan that fits the needs of your organization and employees, you should carefully consider things like the cost to you and your employees, and the health services covered. In Vermont, insurance options available to nonprofits depends on the number of full-time equivalents (FTEs) an organization employs (Vermont Health Connect Small Business Information). Information on how to count full-time and part-time employees is available through the IRS. Depending on the size of your nonprofit, there may be state or federal requirements. To be sure, please check with your business's tax advisor, the Vermont Department of Taxes, or the IRS.

EMPLOYERS WITH MORE THAN 50 EMPLOYEES:

Federally, under the Affordable Care Act, employers with more than 50 employees "must either offer minimum essential coverage that is "affordable" and that provides "minimum value" to their full-time employees (and their dependents), or potentially make an employer shared responsibility payment to the IRS."

- If you have more than 100 employees, you will need to purchase coverage through the private market.

EMPLOYERS WITH UP TO 100 EMPLOYEES:

In Vermont, if your nonprofit employs between 1 and 100 employees it may qualify to participate in the Small Business Health Options Program (SHOP). Learn how to find out if your nonprofit is eligible to offer SHOP and where you can get small business plans and rates.

There are no sign-up fees or additional fees for offering a Vermont Health Connect-certified plan. You decide the level of benefits to offer to your employees and how much you want to contribute. Employers should enroll in small group plans with their insurance company directly. Employers will make direct premium payments to their insurance company. To enroll in a small group insurance plan, employers must sign up directly with the insurance company (nonprofits may work with an insurance Producer or contact the insurance company directly to find out about group insurance plans and rates). Once enrolled, employers will make direct premium payments to their insurance company.

Blue Cross and Blue Shield of Vermont

1-800-255-4550

MVP Health Care®

1-844-865-0250

If a nonprofit does not provide adequate and affordable coverage, they may recommend employees buy health insurance through Vermont Health Connect. Should employees buy their own health insurance, there are other benefits employers may consider that may not qualify as health insurance. For example, Health Savings Accounts (HSAs), individual coverage Health Reimbursement Accounts (ICHRAs), qualified small employer Health Reimbursement Accounts (QSEHRAs), discount programs, Employee Assistance Programs (EAP) Services, and wellness stipends. For information about other programs and benefits for your employees, please consult a tax advisor or Producer.

Nonprofit organizations who need help comparing health plan options for employees can use an insurance Producer. Producers are licensed by Vermont to help individuals or businesses buy health insurance. Producers may charge a fee for their services. The Vermont Department of Financial Regulation maintains lists of all licensed Producers and Producer agencies on their website.

Nonprofit employers with questions can contact the Vermont Health Connect Small Business Hotline:

1-855-499-9800 or email ahs.vthealthconnect@vermont.gov

HEALTH INSURANCE FOR NONPROFIT EMPLOYEES

THE BASICS

Picking health insurance can be hard work. Confusing terms, changing rules and the impact on your wallet can leave you, or your employees, with lots of questions. This section will help individuals understand health care and how it can work for you and your employee.

Check out Vermont Health Connect's index of [frequently asked questions](#) and read about Vermont Health Connect's [essential health benefits](#). You can also find:

- An overview of [how health insurance works](#);
- Common [health insurance terms](#) and [abbreviations](#);
- How [deductibles](#), [co-pays](#) and [max-out-of-pocket](#) limits impact your household budget, and
- How Enhanced Silver plans with [cost-sharing reductions](#) can help save you money on out-of-pocket costs.
- [Multi-lingual Health Insurance Video Series](#) (Dari, English, French, Nepali, Pashto, Swahili and Vietnamese)
 - How paying for health care in the United States works, overview of different types of health insurance, how to understand health care bills, and access support when needed.

FINDING COVERAGE

Depending on your income, you may be eligible for premium assistance, or even a premium-free Medicaid plan. You can [determine your eligibility](#), [compare plans](#), and [apply for insurance](#) at VermontHealthConnect.gov.

- If your employer offers insurance, you may still opt to buy insurance through Vermont Health Connect though you may not qualify for financial assistance. If the employer sponsored plan does not meet [federal affordability standards](#), you may be eligible for financial help when you enroll in a Qualified Health Plan (QHP). Learn about health insurance options for [employees](#).
- Learn about your [health insurance options after job loss](#)—including [COBRA coverage](#) and Vermont Health Connect [QHPs](#).
- Eligibility for insurance may be impacted by immigration status. Visit the [Migrant Worker page](#) to learn more.

FOR MORE INFORMATION

Vermonters with general questions about health care resources and/or health insurance can dial 2-1-1 for information and referrals.

For information about health insurance options available through Vermont's health insurance marketplace, contact Vermont Health Connect at 1-855-899-9600 (TTY: 711), visit <http://www.VermontHealthConnect.gov/>, or schedule a free and confidential one-on-one with a certified Assister. [Search the Assister Directory](#) to find one near you.

For help with health insurance problems, reach out to the Vermont Office of the Health Care Advocate's helpline 1-800-917-7787.