



# Subsidized Health Plans for Maryland Small Businesses

## Do I qualify for the subsidy?

To be eligible for the Health Insurance Partnership subsidy, employers must:

- Have two but no more than nine full-time employees,
- Be a registered business for at least 12 months,
- Not have offered a health insurance plan to employees in the previous 12 months,
- Have an average full-time wage of below \$50,000, and
- Establish a Section 125 plan.

## What is the cost?

Annual subsidy amounts of up to \$2,000 per employee are available and are based on the employer group's average annual wage. Dependent coverage may also be subsidized.

## How do I apply?

To take advantage of a Health Insurance Partnership subsidy-eligible plan, contact a CareFirst affiliated broker. If you do not have a broker, you may contact CareFirst directly at (410) 998-7700 or (800) 933-1229.

To help small businesses afford health plan premiums, CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, CareFirst) now offer insurance plan options that qualify for subsidies through the Maryland Health Care Commission's Health Insurance Partnership program.

## CareFirst's subsidy-eligible plans:

- Offer employers up to 50% off the cost of health plan premiums.
- Provide comprehensive health benefits to employees and dependents.
- Help employees maintain their health through multiple wellness programs.
- Allow eligible employers to offer a competitive recruitment and retention package.
- Provide subsidized coverage and peace of mind to employees and their families.



CareFirst's qualified health plans include a Health Savings Account (HSA) to assist employees in paying their out-of-pocket medical expenses on a tax-free basis. And, these PPO and HMO plan options have some of the largest provider networks in the region. Plus, routine preventive care is not subject to a deductible.

CareFirst   
BlueChoice

CareFirst   
BlueCross BlueShield