



Healthy NY Eligibility Criteria for Small Businesses

In order to participate in the Healthy NY program for small businesses, the business must meet the following eligibility criteria:

- The business must be located within New York State.
- The small business must have 1-50 eligible employees.
- 30% of the employees must earn wages of \$40,000* or less.
- The business must not have provided group health insurance coverage to its employees within the last twelve months.
 - A small business is considered to have provided health insurance if the employer has arranged for **AND** contributed more than \$50 (or \$75 if the business is located in the Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester counties) per employee per month toward health insurance.

If an eligible employer opts to enroll the business in Healthy NY, the employer must assure that:

- 50% of the eligible employees will participate in the program and at least one participant earns annual wages of \$40,000* or less. A small employer may count employees who have health insurance coverage through another source, such as a spouse or another government program, towards the 50% participation requirement for Healthy NY.
- The employer will contribute at least 50% of the premium for permanent, full-time employees. The employer does not have to offer coverage or contribute to premiums for part-time or seasonal workers or dependents.
- The employer will offer Healthy NY to all employees who are working 20 or more hours per week and earning \$40,000* or less.

* Adjusted annually for inflation

Tax Advantages may be Available to your Business!

Significant tax advantages may be available to employers when they choose to offer health insurance coverage to their employees. Businesses can generally deduct 100% of the health insurance premiums they pay on their employees' behalf. Providing health insurance coverage to employees as part of their compensation package may also result in reduced payroll taxes for employers. Additionally, when the employer offers health coverage, it is possible for an employee's share of the premiums to be paid with pre-tax dollars, resulting in significant tax savings for the employee.