**Group Health Insurance Using ACA: What You Need to Know**

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**For Business Owners, HR Managers, and Employees**

If you're considering offering health insurance to your employees—or are just trying to understand how group health works under the Affordable Care Act (ACA)—this guide is for you.

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**What is Group Health Insurance?** Group health insurance is a single policy issued to a group—typically a business—that covers all eligible employees and often their dependents. It's often more cost-effective and offers better coverage options than individual plans.

**What Does "Using ACA" Mean?** The ACA (Affordable Care Act) sets minimum standards for all health insurance plans—whether they're individual or group. That means any group plan that is ACA-compliant must:

- Cover essential health benefits (hospital, doctor visits, maternity, prescriptions, etc.)

- Not discriminate based on pre-existing conditions

- Offer free preventive services (like annual check-ups and screenings)

- Have no lifetime or annual benefit caps

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**Benefits of ACA Group Health Plans**

- **Comprehensive Coverage:** Meets ACA standards with robust benefits.

- **Potential Tax Credits:** Small businesses (under 25 full-time employees) may qualify for tax credits under the ACA.

- **Lower Premiums:** Employers often pay a portion of the cost, reducing employee premiums.

- **Attract and Retain Talent:** Offering health insurance makes your company more competitive.

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**Who is it For?**

- Businesses with 1 to 50 employees

- Family businesses, sole proprietors (with proper entity setup)

- Companies seeking to provide affordable, high-quality coverage

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**Group Health vs. Medicare** If you're over 65 and still working, you may be eligible for both Medicare and your group health plan. Depending on the cost and benefits, one may be more advantageous.

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**Let's Talk!** Have questions about how a group health plan could work for your business? As a licensed insurance agent with experience in both Medicare and ACA plans, I can walk you through your options.

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