



Don't miss this Opportunity!

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REDUCE HEALTH INSURANCE PREMIUMS BY 50% OR MORE Available to the Self Employed, Small Business and Their Employees

The Commonwealth of Massachusetts now provides subsidies to qualified small businesses, their employees and the self employed. Your company and employees may be eligible for these subsidies even if they presently have health coverage or are currently uninsured.

Northeast Business Trust in a continuing effort to serve the small business community has been appointed as an authorized Billing and Enrollment Intermediary (BEI) for the Commonwealth of Massachusetts. We urge you to carefully review the **Income Qualification Chart** below, as some of your employees may be eligible to receive these financial incentives.

Review the sample premium charts and see the substantial savings

(RATE SAMPLES ASSUME A FAMILY WITH 2 CHILDREN WITH A FAMILY INCOME BETWEEN 150.1% AND 200% FPL)

| SMALL BUSINESS | | | | | | | | |
|----------------------|--------------------|---------------|-------------------|----------------------|---------------|----------------------|---------|---------------------------------|
| BUSINESS OWNERS COST | | | | | EMPLOYEE COST | | | NET TOTAL PREMIUM AFTER SUBSIDY |
| GROSS PREMIUM | OWNER MUST PAY 50% | STATE SUBSIDY | NET OWNER PREMIUM | EMPLOYEE PREMIUM 50% | STATE SUBSIDY | NET EMPLOYEE PREMIUM | | |
| FAMILY | \$1100.00 | \$550.00 | \$83.33 | \$466.67 | \$550.00 | \$526.00 | \$24.00 | \$490.67 |
| IND | \$450.00 | \$225.00 | \$33.33 | \$191.67 | \$225.00 | \$150.00 | \$75.00 | \$266.67 |



| SELF EMPLOYED | | | |
|---------------|---------------|---------------|-------------|
| | GROSS PREMIUM | STATE SUBSIDY | NET PREMIUM |
| FAMILY | \$1100.00 | \$526 | \$574 |
| IND. | \$450.00 | \$150 | \$300 |



| EMPLOYEE FAMILY INCOME QUALIFICATION STANDARDS | |
|--|----------|
| ANNUAL FAMILY INCOME MUST BE AT OR BELOW | |
| FAMILY SIZE | |
| 1 | \$31,212 |
| 2 | \$42,012 |
| 3 | \$52,812 |
| 4 | \$63,612 |
| 5 | \$74,412 |
| Add \$10,800 for each additional family member | |
| SELF EMPLOYED (use net annual profit or loss = line 31 schedule C federal 1040 income tax return) | |
| EMPLOYEES (use gross annual income) | |

You owe it to your company and employees to become familiar with this new innovative program that may lower health insurance premiums by over 50%. If your company has Income Qualified employees call:
1-800-464-0039 x220