

Checklist for Working with an Independent Broker

Under the Affordable Care Act, small employers now have new options available for providing high quality health insurance plans. If you are considering using the Marketplace and would like to explore plans and see if you are eligible for financial assistance (called a premium tax credit) to help pay employee premiums consider meeting with a registered Marketplace broker. Brokers have the expertise to assist you in creating a health coverage strategy and making the right decision for you and your employees. In addition, brokers can be a valuable resource for ongoing support and troubleshooting. To make sure that you can get the information you need to make the right health coverage decision for yourself and your employees-the following checklist can help you prepare. Find registered brokers near you at

<https://getcovered.illinois.gov/en/Pages/GetCovered/agent-broker-search.aspx>

Information to bring with you — about your company

- Basic Facts-company name, address, Tax ID #
- Details you have regarding the premium you currently pay (such as a monthly bill)
- Current health insurance plan information (Summary of Benefits or Renewal)

Information to bring with you — about your employees

- A list of ALL current employees, including names and birth dates
- If offering dependent coverage: names, birthdates (if available)
- Most recent payroll report

Things to consider

- What is important to YOU when choosing a health insurance plan?
- Do you have a budget allocated to contribute to an employee's plan?
- Will you need assistance with setting up pre-tax payroll deductions?
- Do you have high turnover— will you need ongoing assistance with employee education and enrollment?

Small Business Health Collaborative

