What’s the Small Business Healthcare Tax Credit?
The small business healthcare tax credit helps make group health coverage more affordable by contributing up to 50% of what employers pay towards employees' health insurance premiums.

Eligibility Guidelines
- Employers must have fewer than 25 Full Time Employees/Full Time Equivalent Employees (FTEs).
- Average employee salary must be below $50,000.
- Employer must purchase their plan on the SHOP (Small Business Health Options Program) Marketplace.

Find Out If You Qualify
2. See if your average employee salary is less than the maximum
3. Begin exploring plans/information on the SHOP Marketplace with a Registered Broker
4. Consider your budget for a contribution to employees' premiums
5. Review case studies to see examples of how using the SHOP could impact your business [http://illinoishealthmatters.org/case-studies/](http://illinoishealthmatters.org/case-studies/)

What is a "Full Time Employee"?
The Affordable Care Act changes the way we count total number of employees. The number of hours a Full Time Employee works varies between programs and eligibility. You should also be aware that your part time and seasonal workers (working more than 120 days) can be added together.

Resources
ACA information on the IRS website [https://www.irs.gov/aca](https://www.irs.gov/aca)
Find help accessing the small business healthcare tax credit through a registered marketplace insurance broker [https://getcovered.illinois.gov/en/Pages/GetCovered/agent-broker-search.aspx](https://getcovered.illinois.gov/en/Pages/GetCovered/agent-broker-search.aspx)