**Patient Protection Affordable Care Act (PPACA) or ACA for Short.  
Group - ON EXCHANGE (SHOP)  
Small Business Health Options Program**

**Group Size  
  
101+ Employees** – Large Companies. ACA mandatory coverage starts, 1/15.   
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**51 - 100 Employees** –Mid Market. ACA mandatory coverage starts, 1/2016  
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**50 Employees or Less** – ACA does not mandate coverage for this group. Employees may go to the individual market. *The target markets for I4D are professional companies such as software, engineering, etc.*-----------------------------------------**e**

**Subsidy May be Available in the Form of Tax Credits.**

**\*** Must have 50 employees or less.  
  
**\*** Must offer coverage to all employees working 30+ hours.  
  
**\*** Must have 70% of employees enrolled outside of the open enrollment period. Not necessary during open enrollment.  
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 Supplemental Plans available

**No Subsidy Available**

**Pros:** Will have more plans from which to choose.

**\*** May apply directly with a broker or agent.

**Cons:** Will not receive a subsidy.

**Subsidy Available Only on HealthCare.Gov**

**Pros:** May get a subsidy that offsets monthly payments.  
**\*** HMOs are typically 16 -21% less in cost.  
**Cons:** If HMO is selected, may have limited access to doctors in network.  
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 **Income less than $45,680.00**  
 Subsidy may apply  
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 **Income less than $16,105.00** Medicaid (Not in Texas)

**Annual Sign up Dates**1st and 15th of each Month

**Annual Sign up Dates**1st of each Month

**Annual Sign up Dates**Nov 15th – Feb 15th

**Annual Sign up Dates**Nov 15th – Feb 15th

**Companies Participating in TX  
 (SHOP)  
 (Bronze, Silver & Gold)**  
BCBS  
Aetna - ?  
United Health Care

**Companies Participating in TX  
(Bronze, Silver, Gold & Platinum)**

Aetna  
Assurant Health  
BCBS  
Cigna (51+ Employees)  
Humana  
United Health Care

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Group - OFF EXCHANGE**

**Companies Participating in TX  
 (Bronze, Silver, Gold & Platinum)**Aetna   
Assurant Health  
BCBS  
Cigna  
Humana  
United Health Care

**Companies Participating in TX  
(Bronze, Silver & Gold)**Aetna - ?  
Assurant Health  
BCBS  
Cigna  
United Health Care

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Individual - OFF EXCHANGE**

**Patient Protection Affordable Care Act (PPACA) or ACA for Short.**

**Individual - ON EXCHANGE**