



**Consumers for
AFFORDABLE
Health Care**

Advocating the right to quality,
affordable health care for every
man, woman, and child.



HelpLine: 1-800-965-7476

A Quick-Study Guide to the Part-time Worker Health Insurance Voucher Program for Employers and Employees

What is the Program?

- Voucher program for part-time employees to buy employer-sponsored health benefits (employee and dependent coverage).
- Employer only needs to contribute 5% of premium (for employee coverage, nothing for dependent coverage).
- Renewable grant from Health Resources and Services Administration for 4 years provides a bridge to 2014 reforms and substantial subsidies.

Why Should You Enroll?

- Low effort, high reward – it is simply an extension of existing health benefits already offered

Everyone Wins

- If your firm uses a Broker – she or he will earn a commission on sale
- Employer – the Program provides a very low cost benefit to employers to help attract and retain part-time workers
- Employee – the Program provides affordable access to low cost health benefits that bridge the gap to health care reform in 2014

Which Employers are Eligible?

- Businesses with 50 or more employees (can be any combination of full-time, part-time, seasonal and/or temporary workers to meet the 50 or more count)
- Contributes at least 5% of premium for employee
- Offers qualified plan (most plans will qualify)
 - Single deductible under \$5,000
 - If HSA provides 100% preventive care

Which Employees are Eligible?

- Part-time (10-35 hours a week)
- Uninsured (90 days)
- Low income (under 300% FPL, \$32,490 for an individual + assets limit of \$60,000 for individual)
- Lives and works in Maine

What's the Fine Print?

- The Dirigo Health Agency (DHA) administers the program through a federal grant from HRSA
- Enrollment limited to 3,000 members (due to size of grant)

- Slots reserved for each month (majority going to January and July) to account for plan anniversary dates
- The amount of the voucher is based on:
 - Household size
 - Household income
 - Household assets
- Lower the income and assets, higher the voucher – (premium ranges from 2%-12% of income)
- Worksheets available to enable enrollees to determine size of their voucher

How do we Enroll?

- Employees can enroll directly with DHA, no work required from employer other than simple certification of their plan
- Voucher paid to employee on first of every month through EBT (electronics benefit transfer) card
- Employer simply collects full premium from employee

Who do we Contact for Additional Information on the Program?

- Consumers for Affordable Health Care
(available as a resource)
Ph: 1-800-838-0388
<http://mainecahc.org/>
- Dirigo Health Agency at 1-877-892-8391
http://www.dirigohealth.maine.gov/Pages/hrsa_info.html

[Consumers for Affordable Health Care](#) is a non-profit, non-partisan organization that has been helping Maine people get quality, affordable health care for more than 20 years. If you have any public or private insurance questions please call our toll free consumer HelpLine at 1-800-965-7476.