

America's Affordable Health Choices Act 101  
H.R. 3200

Does *your* business pass the  
Government Healthcare test?

Your Answer

1) Do you offer your employees a health insurance plan?

Y N

2) If so, what type of insurance do you offer?

- Individual Plan
- Family Plan
- Both

3) How much do you contribute to the premiums of an individual plan? Family plan?

4) Does the plan you offer meet the government's minimum standards?

Y N

5) If not, how much will you have to pay in penalties?

The Government's Answer

1) Yes.

2) Even if you offer an individual plan, the government will require you to also offer a family plan. The bill requires you to cover full-time and part-time employees.

3) Employers offering health insurance must contribute at least 72.5% toward the premium for individual plans and at least 65% for a family plan.

4) Yes. A government-appointed board will create a plan similar to the plan many Congressmen have. Today, that particular plan costs \$5,387 for individual coverage and \$12,335 for family coverage.

5) If your insurance plan does not meet the government's definition of "qualified" insurance, you must pay a payroll tax of up to 8% if your payroll exceeds \$249,999.

**Did you pass the test? Or did the America's Affordable Health Choices Act (H.R. 3200) fail small business?**