

## Employer Participation

### **How do I know if my company is considered a small business?**

A small business is defined as a business that employs between two and 50 employees. The number of employees counted should match the number of employees reported on state tax returns. See [Glossary of Terms](#) for more details.

### **How do I count my employees to determine if I am a small business?**

Any employee 18 years or older who has a normal work week of 30 or more hours a week is counted as an employee for purposes of determining if you are a small business. Any employee who works between 20 and 30 hours per week **may** also be counted **if** the employer and the insurance representative agree to include those employees in this program.

### **Can part-time employees receive premium assistance?**

Part-time employees may apply for premium assistance, if they are enrolled in a small group health insurance plan with a participating employer.

### **How do I know if I have employees who qualify for premium assistance?**

Information about eligibility for premium assistance, including income guidelines, is available on this site. Encourage your employees to review the materials and let you know if they are interested in applying for premium assistance.

### **Do all of my employees have to qualify for premium assistance for me to participate?**

No. Only one employee must qualify for premium assistance for you to be a part of this program.

### **Can an employer apply for premium assistance?**

Yes, an employer may apply for premium assistance at any time. The employer must meet the same income guidelines and program requirements as an employee to receive assistance.

### **Does this mean a husband/wife team can participate in this program?**

If both the husband and the wife are employees of the business and they are enrolling in a small group health insurance plan, then yes, they can participate in the Access to Health Insurance program.