



Supporting Small Employers

Small Employer Healthy Options Program (SHOP)

- Providing more choice and better rates by driving competition among carriers
- Reducing administrative burden; offering tools, resources and information to help employees make better choices
- Business Engagement team assists brokers and employers
- One consolidated bill from HSRI
- No minimum enrollment requirements
- Only requirement:
 - Employer must contribute at least half of the cost of the base plan for “employee only” coverage, regardless of number of enrolled dependents.
- Option to customize plan offerings to suit employer’s needs: offer choice of one or 20 plans—or any combination
- Defined contribution model allows employers to determine a fixed healthcare budget

How HealthSource RI Works

5 easy steps to purchasing insurance through HealthSource RI



Two Options:

- 1 Let your employees each choose their own plan
- 2 Choose a single plan for all your employees

Tiered Contribution Options

Employers can use different contribution levels for employees

Example:

- Tier 1 employees – 100%
- Tier 2 employees – 75%
- Tier 3 employees – 50%
- Tier 4 – COBRA only

Partners: 3 Health and 3 Dental Insurers

Under the ACA all plans are offered in 4 basic metal levels:



Decision Support for Employees



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