

What does health care reform mean for **MONTANA'S FARMERS AND RANCHERS?**

My farm or ranch is a small business. Do I have to provide insurance for my employees? What will that insurance look like?

No Mandate: Small operations (50 or fewer employees) are not required to provide employee health benefits.

Options: You, your family and employees can purchase group insurance through an association with other producers or use the new competitive online marketplace to obtain affordable coverage.

Access: In 2014, businesses with 2-50 employees cannot be denied health insurance *coverage* because of the health status of its employees or their family members. Also, in 2014, *rates* cannot be based on the health status or gender of your employees. Renewal is guaranteed; your group insurance cannot be cancelled because someone in your group becomes sick. Insurers must accept everyone in your group, including family members.

How can I afford to provide health insurance to my employees?

Tax Credits: Small businesses of up to 25 employees are eligible for federal tax credits of up to 35% of the cost of coverage for their workers; that will rise to as much as 50% by 2014.

How can I provide health insurance for myself and my employees?

Affordable Health Exchanges: In 2014, individuals and businesses with fewer than 100 employees can shop for affordable care in a competitive online marketplace, pooling together to enjoy reduced administrative costs and increased coverage options. Members of Congress will get insurance through these same online marketplaces.

What if I am self-employed and have no employees?

You can buy small employer health insurance, and you have similar options as small employers. Health insurance established under your business for you and your family may be deductible from your federal taxes.

HEALTH CARE REFORM provides security for your family

- ***Stops insurance companies from dropping coverage because of illness***
- ***Ends discrimination based on pre-existing conditions***
- ***Young adults can stay on parents' plans until age 26***
- ***Free preventive services like vaccines, mammograms, diabetes screenings***
- ***Zero tax increases for 99 percent of Montanans***
- ***Veterans', military and Medicare benefits completely protected***
- ***More choice and competition, which translates to lower premiums***
- ***No more paying for insurance deadbeats who refuse to buy insurance and expect us to pick up the tab when they get sick or injured***