



ELIGIBILITY FOR SMALL BUSINESS HEALTH CARE TAX CREDIT SMALL GROUP SCENARIOS

Scenario 1:

Renewal or effective date: January 1, 2014 – March 1, 2014

Participating insurance company: Yes

Cover Oregon-certified plan: Yes

Outcome They may be determined eligible to participate with Cover Oregon and if they are eligible, can apply for the tax credit.

Scenario 2:

Renewal or effective date: January 1, 2014 – March 1, 2014

Participating insurance company: Yes

Cover Oregon-certified plan: No

Outcome: Since the group does not have a certified plan in 2014, they will not be determined eligible for Cover Oregon and cannot apply for the tax credit.

Scenario 3:

Situation: Employer offers multiple plans through a participating insurance company – some are CO-certified and some are not

Outcome: If the employer is eligible for the tax credit, they could receive it only for premiums paid for Cover Oregon-certified plans.

Scenario 4:

Situation: Employer is enrolled with a non-participating insurance company.

Outcome: Employer is not eligible to apply for tax credit unless they purchase Cover Oregon-certified plan(s).