## What should you do about the Affordable Care Act?

As President Obama said, "the Affordable Care Act is here to stay." Many companies with less than 100 employees are in for a rude awakening as they are reclassified into the small group market. Their benefits may get worse, their costs could increase and their rate structures will likely become more complicated.



eligible for skew large group young? rates.1 Do you have a consistently strong cash YES YES position and a high risk NO tolerance? Consider (partial) NO Was your self most recent insurance<sup>2</sup> Risk Adjustment YES Factor (RAF) 1.0 or lower? Are you in the Tech industry and have 50+ employees? ? NO N/A or Examine YES

You may be a

a **Pooling Model**<sup>3</sup>

good candidate for favorable pricing with **ACA plans** 

> Do you need help with HR, Payroll and Compliance?

NO

YES

NO

Explore options with your benefits consultant:

ACA plans Employee Credits Early renewal

Evaluate using a full-service **Professional Employer** Organization (PEO)<sup>4</sup>



## Visit our website



<sup>1</sup> Get in touch with one of our benefits consultants to explore your best options with large group rates. http://www.sequoia.com/about/contact/

<sup>2</sup>Although this is a road less traveled, there are self-insurance options available for groups of 25+ employees. We've worked with a number of clients who've made this change - contact us to find out how at http://www.sequoia.com/about/contact/

<sup>3</sup> Sequoia Tech is a pooling model that provides access to competitive benefits packages, including health insurance at large group rates. Learn more at http://www.sequoia.com/services/sequoia-tech/

<sup>4</sup> Sequoia One delivers comprehensive HR services along with a pooling model that gives startups access to large group health insurance rates and helps them meet ACA requirements. Learn more at http://www.sequoia.com/services/sequoia-one/