



Managers' Amendment to the Patient Protection and Affordable Care Act

Enhancing Affordable Choices for Small Businesses

The Managers' Amendment to the *Patient Protection and Affordable Care Act* will strengthen the provisions in the underlying bill to provide quality, affordable health care options for small businesses.

Expanding Small Business Health Care Affordability Tax Credits

- ✓ The *Patient Protection and Affordable Care Act* will provide tax credits to small businesses to help them provide health insurance for their employees. These tax credits will make health insurance more affordable for small businesses and their employees.
- ✓ The Managers' Amendment will expand the existing small business tax credits in the underlying bill.
 - The small business tax credits will begin a year earlier – in 2010 – giving eligible small businesses access to up to six years of tax credits to purchase health insurance for their employees and ensuring immediate access to tax credits for eligible small businesses.
 - The wage thresholds for small business tax credits will be expanded. The credits will be available on a sliding scale to small businesses with fewer than 25 employees and average annual wages of less than **\$50,000**. The full credit will be available to employers with 10 or fewer employees and average annual wages of less than **\$25,000**. These changes will help more small businesses will qualify for the tax credit and the tax credit will phase out more slowly as average annual wages increase.

Providing Immediate Information to Small Businesses on Affordable Health Care Options

- ✓ The *Patient Protection and Affordable Care Act* establishes an Internet portal where individuals can easily access information about affordable and comprehensive coverage options. The Managers' Amendment specifies that the web portal also provide information to small businesses about available health coverage options, including information regarding reinsurance for early retirees, small business tax credits, and other information specifically for small businesses regarding affordable health care options.

Ensuring Small Business Administration Resource Partners Are Eligible for Awareness Grants

- ✓ The *Patient Protection and Affordable Care Act* lists Small Business Development Centers as eligible recipients of Exchange public awareness grants.
- ✓ The Managers' Amendment will include all Small Business Administration partners in the program, including: Women's Business Centers, SCORE, Minority Business Centers, Veteran Business Centers, and others.

Reviewing the Impact of Reform on Small Businesses

- ✓ The Managers' Amendment requires the Government Accountability Office (GAO) to specifically review the impact of Exchanges on access to affordable health care for small businesses to ensure that Exchanges are indeed making a difference for small business owners.

Adhering to Small Business Contracting Regulations

- ✓ The Managers' Amendment clearly states that agencies cannot waive the Federal Acquisition Regulation, which requires them to report small business contracting numbers and meet small business contracting goals of 23 percent.

Clarifying Part-Time Worker Definition

- ✓ The Managers' Amendment clarifies that a full-time employee is an employee who works on average at least 30 hours per week when calculated on a monthly basis. This clarification takes into account fluctuation in employee work hours from week to week in a given month.

Small Business Representation on Workforce Commission

- ✓ The *Patient Protection and Affordable Care Act* establishes a national workforce commission to gather information on the health care workforce and better coordinate and implement workforce planning and analysis.
- ✓ The Managers' Amendment ensures that small businesses will be represented on the commission.

Increasing Access to Workplace Wellness Programs

- ✓ The Managers' Amendment authorizes grants to help small business employees access comprehensive workplace wellness programs.

Waiting Periods

- ✓ Under the *Patient Protection and Affordable Care Act*, businesses with waiting periods for enrolling in health insurance that exceed 30 days, up to 90 days, would pay a fee for each employee in the waiting period. The Managers' Amendment extends the waiting period to 60 days with no penalty.