



Lessons Learned from the **Small Business Assistance Program**

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INTRODUCTION

For much of the last century, most Americans have relied on the model of employer-sponsored health insurance coverage. Yet for small businesses, and their employees, health insurance has been a benefit that few could afford. With the implementation of the Affordable Care Act (ACA), individuals who do not receive health insurance from an employer now have more affordable health insurance options to purchase on the individual Marketplace.

The ACA also addressed the needs of small employers by creating the Small Business Health Options Program (SHOP) which offers new opportunities for group purchasing and substantial tax credits. The SHOP offers new options to make covering employees easier and more affordable, including:

- the ability to offer a range of plans that employees can pick from;
- the ability to choose the level of employer contribution to employee premiums; and
- the Small Business Health Care Tax Credit, which reimburses qualifying small employers for a portion of their overall health insurance expenditure.

Overall, during the two years of the SBAP program, it served 28,575 small businesses in New York, through 6,064 individual counseling sessions and presentations to 22,511 people

Currently, 18 states have established their own state-based SHOP and the federal government administers a SHOP for the 32 other states. However, in the first year of Open Enrollment these SHOP's only enrolled 76,000 individuals nationwide, as compared to the Congressional Budget Office projection that 2 million would

be enrolled during this period.¹ In New York, the SHOP is called the New York Small Business Marketplace.

Small business-serving organizations and small employers are frequently confused about the ACA. Employers with fewer than 50 employees, 96 percent of all businesses, particularly lack in good sources of information about their opportunities and obligations under

the ACA.² Small employers have a laundry list of concerns: Should they use the Small Business Marketplace? Are there affordable options? Does an employer have to select the same plan for all of his or her employees? How much does the employer have to contribute towards the cost of coverage? Will there be affordable coverage? How can a small employer access tax credits? Are the tax credits available to nonprofits?

New York's Small Business Assistance Program (SBAP) was a first-in-the-nation program that trained and provided grants to small business-serving organizations to educate New York State small employers about the Affordable Care Act (ACA) and help them with their health insurance problems—including those listed above.³ Between 2012 and 2014, SBAP funded 34 small business-serving organizations, including 21 Chambers of Commerce and four Small Business Development Centers. SBAP was administered by the Community Service Society (CSS), which provided funding, training and materials, performed quality assurance, and provided technical assistance to the 34 organizations.

The 34 organizations were chosen for their strong ties in the business community and their proven ability to address local small business concerns. SBAP agencies represented a broad variety of industries and businesses around New York State. Some small business-serving organizations, such as Chambers of Commerce, served diverse small businesses. Others served a specific industry or community. For example, the Cornell University Cooperative Extension Rensselaer County and S2AY Rural Health Network targeted rural communities in upstate New York, while the Actors Fund targeted the arts and entertainment industry.

The SBAP groups were trusted partners that small businesses rely on and turn to when they need help. Many SBAP partners had already been experiencing increased requests for information and access to health insurance post-ACA. Training these trusted partners in the local business communities is an effective way to get information and help to the employers who need it. Joining SBAP gave these organizations the resources, including funding, training, technical assistance, and materials, to use when talking to employers about the new health insurance options. The SBAP grants allowed them to provide a reliable source of information and extend that information to their local communities in an efficient and powerful way.

Each of these organizations was able to leverage their existing outreach and education systems. For example, most Chambers regularly engage with their members through newsletters or hosting regular events, such as networking breakfasts. SBAP groups were able to deploy these systems to share information about health insurance throughout the year. They were the trusted messengers that businesses and community leaders turned to for presentations and one-on-one counseling. Notable examples include: the Actor's Fund presentation on the Small Business Marketplace at a national Dance/USA meeting; a panel discussion at the Bronx Chamber of Commerce with a Member of Congress; and presentations at various stakeholders meetings across the state by the Small Business Development Center (SBDC) of the University of Albany, LaGuardia Community College, and Greater Oswego Chamber of Commerce.

The SBAP program served small businesses throughout the first Open Enrollment season of the New York State of Health Marketplace (NYSOH), which ran from October 1, 2013 through March 31, 2014. During Open Enrollment, there was a huge spike in demand for information and educational presentations, and SBAP organizations were ready to fill that role. SBAP advocates explained exactly what the law contains to owners in one-on-one counseling sessions and in larger presentations to trade organizations and at business events.

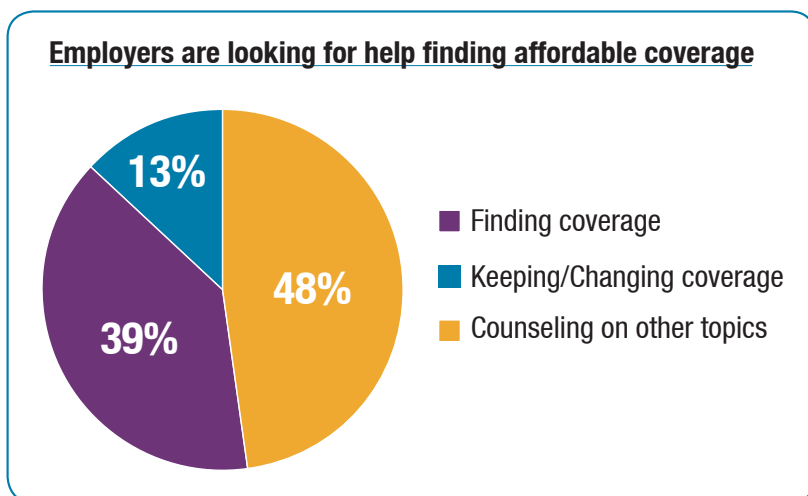
Some SBAP organizations became Navigators, the State-funded and certified enrollment assistants. They were thus able to bring their experience educating and assisting small employers to a new and critical role. Navigators offer enrollment assistance and are trained and certified by the NYSOH to help individuals and small employers enroll in coverage through the new Marketplace. Navigators that have experience serving small employers are relatively uncommon, and SBAP created a unique pipeline for preparing small business-serving organizations for the role.

Overall, during the two years of the SBAP program, it served 28,575 small businesses around the state, through 6,064 individual counseling sessions and presentations to 22,511 people.⁴ This report describes the important lessons learned by CSS and its SBAP partners through the course of this unique program.

FILLING THE INFORMATION VACUUM ABOUT THE AFFORDABLE CARE ACT

In thousands of conversations with business owners, SBAP advocates repeatedly heard small business owners worry about how to offer their employees quality affordable health insurance.⁵ Many business owners employ family members or employees who feel like family members. Employers frequently cited employee retention as an important reason for business owners to help employees get coverage. But a variety of barriers prevent small employers from getting their employees enrolled, including: concerns about health insurance costs and quality; the time it would take to shop for good coverage and enroll their employees; and a number of myths about the Affordable Care Act and its impact on small employers.

Almost four out of 10 employers SBAP counseled were employers looking to offer health insurance for the first time. Thirteen percent of employers counseled were looking to change their current offerings to a more affordable option.



The SBAP program offered small employers the chance to meet with free, independent, and knowledgeable advocates from their community who understood health coverage issues and spoke their language. SBAP advocates met with employers who wanted to cover their employees and review

the businesses' options and responsibilities. Even when an employer could not afford to purchase small group coverage, an SBAP advocate educated employer and employees about the options available in the individual Marketplace. Many small employers found SBAP's assistance connecting employees to the individual Marketplace helpful with their employee retention efforts.

SBAP advocates consistently encountered myths about the ACA in their conversations with small employers. Many of these myths were rooted in some aspect of the ACA that was misinterpreted. Small business owners have many sources of information, some more reliable than others. But few employers have the time to track down questionable claims to determine whether they are true or not. SBAP's small business-serving organizations faced a stiff headwind when they first began disseminating information to their constituents. However, the community came to see that the information was correct when they researched the ACA a little more. In essence, SBAP advocates became local ACA myth busters.

One of the most useful tools SBAP used to get information out to businesses was a series of multimedia presentations. Designed and written at CSS, the presentations allowed advocates to reach many business owners at once. This allowed SBAP advocates to engage with business owners who had been reluctant to approach an advocate on their own. Presentations were frequently interrupted by questions from local business owners when the information ran contrary to something they had heard from other sources.

Popular presentation topics included federal health care reform in general, the small business tax credits, and the small business marketplace. Ninety-four percent of attendees reported that they learned something new from the presentation they attended.



“We needed help knowing what our options are.”

ROBERTA'S PIZZERIA

Vanessa Rimando, Chief Operating Officer of Roberta's Pizzeria in Brooklyn, had a task: to sort out exactly what the ACA meant for her company of about 120 full- and part-time employees. “We needed help knowing what our options are and having somebody to help us answer some of these difficult questions. How do you know what's true and what's not?”

Vanessa discovered the Small Business Assistance Program and, within a week, CSS's SBAP expert Kyle Brittingham sat down with her and Roberta's owners in their restaurant. Before finding SBAP, Roberta's owners thought the ACA's Employer Mandate would cost their company hundreds of thousands of dollars. “We were crunching numbers that looked very crazy...on the order of 20 times what we are paying now for our staff. It was very daunting.” They were relieved when Kyle explained that the impact would be less than a tenth of what they had feared.

More importantly, Vanessa found an independent source of help in SBAP. “You know, we have our agenda, the broker has their agenda, the government has their agenda, but who was our advocate? Who was helping us to get proper information?” With SBAP's help, Roberta's is working on getting health coverage for their employees. The owners are selecting a plan for employees who qualify for coverage through the business. And for those who don't qualify, Kyle connected Vanessa with a Navigator from CSS who can meet individually with employees and discuss the Marketplace options that are available to them. Roberta's staff are like family, Vanessa said, so “in addition to doing right for the business, we want to do right by our staff.”

ADDRESSING SMALL EMPLOYERS' AFFORDABILITY CONCERNS

SBAP advocates offered independent, one-on-one assistance to small employers who wanted help understanding the most affordable options for their employees. Owners repeatedly told SBAP advocates that price was the biggest impediment to offering coverage. Small businesses experience enormous market pressures to compete with large corporations. And small businesses do not have Human Resources departments to research affordable insurance options. SBAP advocates filled this gap, offering unbiased information about the affordable options available. As Kate Linker, Staff Manager for Bernard Tschumi Architects, told us when she enrolled in coverage through the Small Business Marketplace, “The main thing is everybody needs insurance. The question is, how are you going to make this affordable for us? But I think we are a big success story already just in this brief time, because everybody’s very happy with our new plan.”

“We’re saving \$30,000 a year by doing something that is so much better for everyone.”

- **Kate Linker**
Bernard Tschumi Architects



Exploring affordable options.

CANNON CATTLE FARM

Matt and Peggy Cannon own a dairy farm located just north of Albany, NY. The Cannons had managed to purchase their own health insurance for several years. They were looking for ways to cover their two full-time employees as well, but they worried it would be too expensive with rising insurance costs and the tight profit margins on their small farm. Matt Cannon reached out to Kirk Shoen, an SBAP advocate at Cornell University Cooperative Extension Rensselaer County, to see about his options. Kirk explained that the ACA doesn't require businesses like Cannon Cattle Farm that have fewer than 50 employees to provide health insurance. Matt still wanted to try to offer insurance, but when he researched all of the costs, he realized he could not afford it.

But, with SBAP's help, Matt didn't stop there. He wanted to make sure his employees still had affordable health insurance options, even if his business couldn't afford to foot the bill. Kirk showed Matt the NY State of Health Individual Marketplace, where his employees could look for affordable health plans and maybe even qualify for financial help to purchase one. And with the help of a local Navigator, one of Matt's employees has signed up already.

TAX SAVINGS

One of the least well known components of the Affordable Care Act is the opportunity for small business to secure tax credits when they offer coverage. SBAP has educated thousands of businesses about the opportunity to secure tax credits and helped a number of businesses which decided to refile their taxes in order to capture thousands of dollars in tax credits.⁶



“Many owners who offered insurance in the past were unaware that they could claim historical tax credits if they met the qualifying criteria. Having the SBAP grant enabled us to educate our members about this important tax credit and the advantages of offering health insurance via the Small Business Marketplace.”

- Marcia Okon
SBAP Advocate at the Manhattan Chamber of Commerce



**Saving \$10,000
in three years.**

**JAMESTOWN STAMP
COMPANY & MASTER
MACHINE**

When Jean Carolus of Jamestown, NY heard about the Affordable Care Act, she knew she had to learn more about what it meant for small businesses. Jean manages human resources, handles the books, and is the de-facto health insurance expert for two small businesses with 19 employees between them: Jamestown Stamp Company caters to stamp and coin collectors, and Master Machine produces metalwork. Both companies provided health insurance to their employees, but with rising costs and trailing profits it was a challenge. Jean wondered if the ACA could help.

She found her answer at a seminar led by Curt Anderson at the Small Business Development Center at Jamestown Community College, her local SBAP group. There, she learned about the Small Business Health Care Tax Credits under the ACA. With Curt's help, Master Machine refiled their taxes for 2011-2013, claiming their health care tax credit and saving approximately \$10,000 over the three years.⁷

What's more, Curt connected Jean with a local Navigator who helped her explore health insurance options on the NY State of Health Small Business Marketplace. She plans to return and take advantage of the affordable options she saw when the health plans for both businesses expire in the coming years. Now, Jean tells other small businesses to seek out help from experts like Curt and his team: "They are huge resource. I could not have waded through all of the information without them. Please don't let them go away!"

ONE-ON-ONE ASSISTANCE: SAVING SMALL BUSINESSES MONEY WITH NEW INSURANCE OPTIONS

The ACA offers many new options and affordability measures for small employers and for individuals in New York. These options mean that there are many more solutions for small employers, but it also means that there are more complex solutions. Informed and well-trained advocates can find complex solutions to difficult problems. SBAP's trained advocates walked small employers and their employees through the possible coverage scenarios so they could decide which worked for their business. However, some businesses are simply not able to offer insurance. In these situations, SBAP advocates discussed with owners and employees the full range of coverage options on the individual Marketplace, from tax credits to help individuals purchase coverage to free public programs like Medicaid. They also connected employers and employees to Navigators for help enrolling into the coverage.

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“SBAP made all the difference.”

CHILDREN’S CENTER OF OSWEGO

Human Resources Manager Kathleen Lee had a puzzle to solve for the Children’s Center of Oswego: how to offer health insurance to more of its staff, while cutting costs for her business? Kathleen wanted to be able to offer affordable plans to higher-paid full-time instructors, while still allowing full-time staff with lower salaries to seek subsidized coverage on the Marketplace. This would meet the businesses’ goals and satisfy employees—but was it legal?

For answers, Kathleen turned to SBAP. She started with a seminar for childcare providers on health insurance and the ACA organized by the Greater Watertown North Country Chamber of Commerce (GWNC). The GWNC presenter, Katrina, referred Kathleen to CSS, which verified the legality of her plan and helped make it a reality.

With SBAP’s help, Kathleen divided the employees into categories based on their role at the Center and created compensation packages for each category. Packages were generous enough to entice higher-paid employees to sign on with the Center, and still allow those with lower salaries to get cheaper insurance through the Individual Marketplace. This strategy would bring the Center’s costs down by \$2,000 per employee, and staff would be paying less too. When Kathleen presented the plan and savings to the Board of Directors, it was adopted easily. Kathleen sees SBAP as instrumental to this success. “Working with SBAP gave us the confidence to find a way to give our employees the most flexible, affordable health insurance options,” Kathleen said. “SBAP made all the difference!”



“I want to model treating your employees properly.”

HOT BREAD KITCHEN

Jessamyn Rodriguez, founder and CEO of Hot Bread Kitchen, was doing her best to make sure her employees had health insurance. The East Harlem nonprofit uses culinary workforce and business incubation programs to increase economic security for foreign-born and low-income New Yorkers. Jessamyn hopes policies like employer-based health insurance trickle down to the businesses Hot Bread Kitchen incubates: “I want to model treating your employees properly, and what it means to be an ethical employer.” But the health plan they had was expensive, and getting more so—and few employees could afford to enroll. Jessamyn knew that the ACA had implications for her business and her employees, but she didn’t know where to start.

Luckily Jessamyn found an SBAP expert at CSS. With CSS’s help, Jessamyn and her head of Human Resources selected several plans on the New York Small Business Marketplace that would work for Hot Bread Kitchen’s budget and for its employees. When it came time to enroll, SBAP was on hand again—this time to explain the new options directly to employees of Hot Bread Kitchen. Over 20 of the Hot Bread Kitchen employees enrolled into coverage. “I felt very reassured having an organization like SBAP out there; a friend to make sure we were doing it right,” said Jessamyn.

SPREADING THE WORD

New York has more small business enrollments than any other state, with 10,000 New Yorkers finding insurance through the Small Business Marketplace in the first year. But this is just a drop in the bucket compared to the possible pool of 2 million small employers in New York State. In discussing the Small Business Marketplace with business owners, SBAP advocates found that a number of businesses wanted to wait for a year and watch to see what happened before trying the Marketplace.

As SBAP advocates spoke with owners, they have noticed an increase in interest as small employers observed the success of the NY State of Health's Individual Marketplace. There is an opportunity for increased enrollment in the Small Business Marketplace over the years to come. Employers who have observed for a year may be willing to wade in to look for price savings. Owners will need experienced advocates to assist them during this time of transition.



“The Small Business Marketplace was a breeze!”

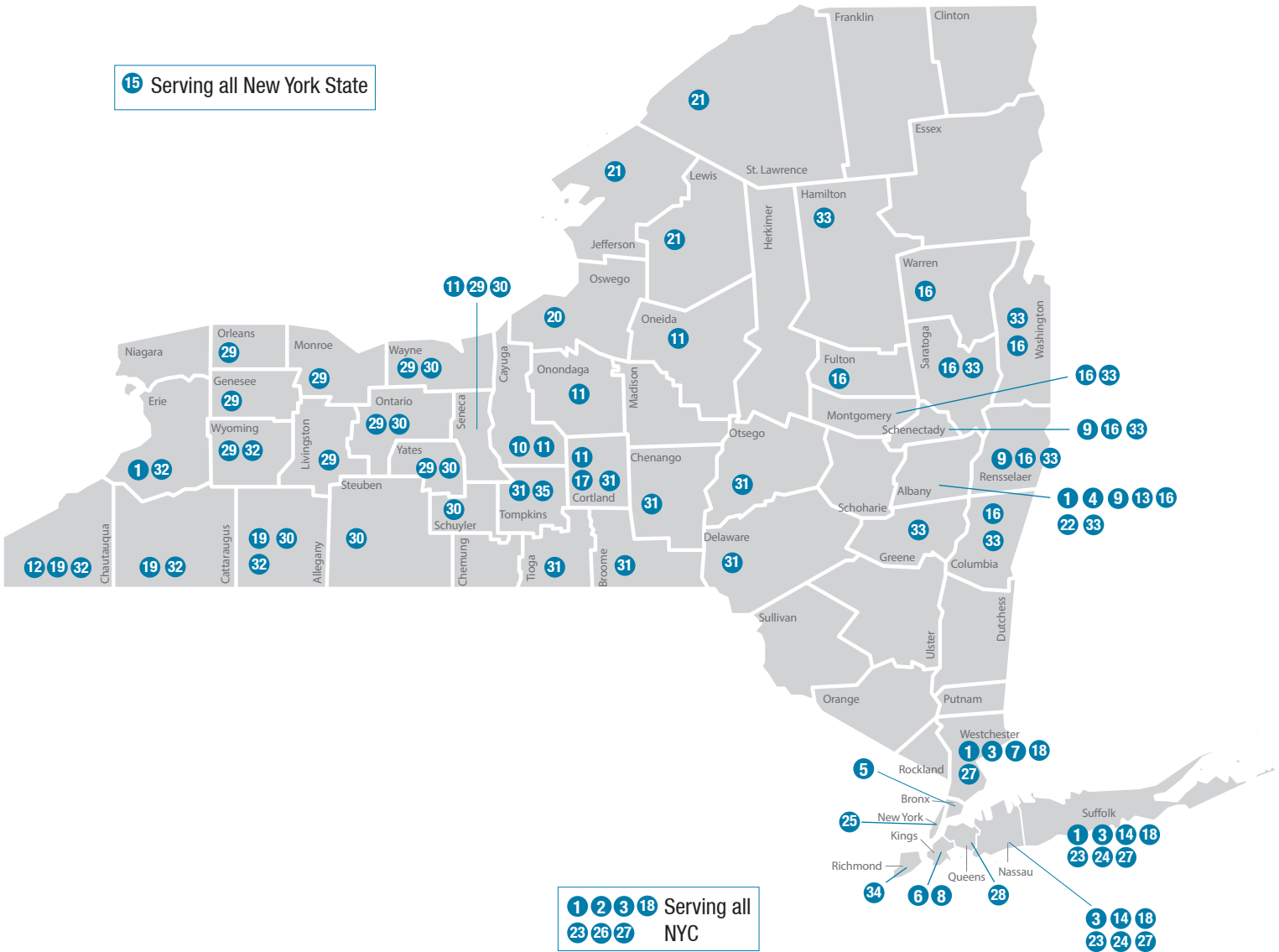
CITY LIMITS

City Limits,⁸ founded in 1976, is a New York City-based nonprofit news agency that publishes investigative and in-depth reporting on urban life and policy. In August 2014, Executive Editor and Publisher Jarrett Murphy ran into a question that went beyond his investigative skills—how to provide health insurance for his staff of three? Jarrett felt out of his depth. “Five years ago, I was just a reporter. Now, I’m also an administrator. Trying to keep the operation running was very anxiety inspiring!” And when Jarrett tried the “do-it-yourself” route to find affordable health insurance, he came up empty.

His luck turned when he called the Small Business Assistance Program, which helped Jarrett and his employees look for coverage through the NY State of Health Small Business Marketplace. “Using the Small Business Marketplace was a breeze,” said Jarrett. Each employee was able to choose a plan that fit their needs. “There were tons of choices!” said Lori Schwab, City Limits’ Managing Director. “I shopped within the different levels, analyzed all the choices. I decided a gold plan was right for my budget.” The new health insurance is costing less than a third of what Jarrett had originally budgeted. This is especially significant for a small business like City Limits, explains Jarrett. “My editorial budget for the year is like \$60,000, so if I’m adding \$15,000 or \$20,000 [from health insurance savings], I don’t have to raise that money from someone else. That’s a huge relief, and impactful.”



SMALL BUSINESS ASSISTANCE PROGRAM (SBAP) STATEWIDE NETWORK



SBAP Organization

Counties Served

1	Actors Fund	NYC, Westchester, Suffolk, Albany, Erie
2	Asian Americans for Equality	New York City
3	BALCONY	New York City, Nassau, Suffolk, Westchester
4	Bethlehem Chamber of Commerce	Albany
5	Bronx Overall Economic Development Corporation	Bronx
6	Brooklyn Chamber of Commerce	Kings
7	Business Council of Westchester	Westchester
8	CAMBA Inc.	Kings
9	Capital District Black Chamber of Commerce	Albany, Rensselaer, Schenectady
10	Cayuga County Chamber of Commerce	Cayuga
11	CenterState CEO	Oneida, Onondaga, Cortland, Cayuga, Seneca
12	Chautauqua County Chamber of Commerce	Chautauqua
13	Colonie Chamber of Commerce	Albany
14	Community Development Corporation of Long Island	Suffolk, Nassau
15	Community Service Society	New York State
16	Cornell University Cooperative Extension Rensselaer County	Rensselaer, Albany, Fulton, Montgomery, Schenectady, Saratoga, Washington, Warren, Columbia
17	Cortland County Chamber of Commerce	Cortland
18	Greater New York Chamber of Commerce	New York City, Nassau, Suffolk, Westchester
19	Greater Olean Chamber of Commerce	Cattaraugus, Allegany, Chautauqua
20	Greater Oswego-Fulton Chamber of Commerce	Oswego
21	Greater Watertown North Country Chamber of Commerce	Jefferson, Lewis, St. Lawrence
22	Guilderland Chamber of Commerce	Albany
23	LaGuardia Community College	NYC, Nassau, Suffolk
24	Make the Road	Nassau, Suffolk
25	Manhattan Chamber of Commerce	New York
26	New York Women's Chamber of Commerce	New York City
27	NYC Hispanic Chamber of Commerce	New York City, Nassau, Suffolk, Westchester
28	Queens Chamber of Commerce	Queens
29	Rochester Business Alliance	Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates
30	S2AY Rural Health Network	Allegany, Steuben, Yates, Ontario, Schuyler, Seneca, Wayne
31	Small Business Development Center at Binghamton	Broome, Chenango, Cortland, Delaware, Otsego, Tioga and Tompkins
32	Small Business Development Center at Jamestown Community College	Allegany, Cattaraugus, Chautauqua, Erie, Wyoming
33	Small Business Development Center, University at Albany	Albany, Rensselaer, Schenectady, Saratoga, Washington, Hamilton, Greene, Columbia, Montgomery
34	Staten Island Chamber of Commerce	Richmond
35	Tompkins County Chamber of Commerce	Tompkins

CONCLUSION

Working with business owners across New York has been an exciting and thought-provoking adventure for the first-in-the-nation program designed to assist small businesses in learning about the opportunities and obligations under the Affordable Care Act. SBAP, through the generous funding from New York State and the New York State Health Foundation, has learned that:

- Most small employers care deeply for their employees and want to find ways to make sure they find health insurance.
- Small employers need independent advisors to fill the information vacuum about the Affordable Care Act, tax credits and coverage options.
- Providing resources and training to trusted small business organizations leverages existing relationships to get the one-on-one assistance out to small employers about the ACA's tax credits and coverage options.
- Enrollment in the New York Small Business Marketplace is poised to greatly increase in the next year, and small employers will need help.

Dedicated funding for the SBAP program expired in the summer of 2014. Many SBAP partners are now state-funded Navigators and are able to continue the work by providing enrollment services in their communities. Others have decided to work with the state's consumer assistance program – Community Health Advocates – which is also run by CSS.

With the close of the second successful Open Enrollment period, NYSOH and its counterparts across the country have demonstrated that millions of individuals can find quality affordable coverage through the Individual Marketplace. Moving forward, small employers that hesitated to participate in the first year of the new Marketplaces are beginning to explore the new coverage options available in the SHOP Marketplaces. In order to increase the rates of small employer enrollments, federal and State-sponsored SHOP Marketplaces should explore setting up local SBAP programs to educate and assist these employers in the years to come.

Endnotes

- 1** Goldstein, A., “Healthcare.gov’s Insurance marketplace for Small Businesses gets off to a Slow Start,” Washington Post, November 30, 2014.
- 2** The White House, “The Affordable Care Act Increases Choice and Saving Money for Small Businesses,” Available at: http://www.whitehouse.gov/files/documents/health_reform_for_small_businesses.pdf, Page 1.
- 3** SBAP was launched with a network of 17 organizations, funded by New York State using federal and state funds. The New York State Health Foundation (NYS Health) expanded this network to 34 organizations through grants to organizations that ran from March of 2012 through June of 2014.
- 4** The organizations funded through the NYSHHealth grants served 15,044 small businesses, through 4,314 individual counseling sessions and 729 presentations to 10,730 people.
- 5** This reinforces the results of many studies finding that small employers want to offer coverage to employees. See, e.g., National Small Business Association, “2014 Small Business Healthcare Survey,” available at: <http://www.nsba.biz/wp-content/uploads/2014/02/Health-Care-Survey-2014.pdf>; New York Health Benefit Exchange Study: Employer Health Insurance Preference Research, February 2013, available at: <http://healthbenefitexchange.ny.gov/resource/new-york-health-benefit-exchange-study-employer-health-insurance-preference-research.ml>.
- 6** While a number of SBAP groups reported on helping employers become aware of the tax credits, the groups tended not to report the securing of tax credits or the precise amount of money saved because this information was only available at tax filing time—and often from their tax advisors.
- 7** The small business tax credits are available to employers for two consecutive tax years beginning in 2014 or later. So for business who took the credit in 2014, their credit will end at the end of 2015. <http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers>
- 8** City Limits was acquired by CSS in 2009; it retained editorial independence. In 2014, City Limits obtained separate tax exempt status and was launched as an independent nonprofit organization. CSS continues to provide City Limits with financial assistance

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