

# 2014 Health Insurance Premiums for SHOP

## *Small Business Health Options*

### What You Need to Know in 2014



SHOP is only available to employers with 50 or fewer employees.



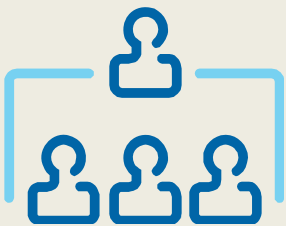
Employers can renew “transitional” plans that have been in existence from Oct. 1, 2013.



Tax credits are only available for plans purchased through the Hawaii Health Connector (HHC).

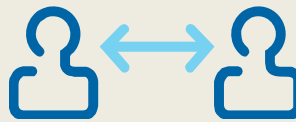
### Small vs. Large Employers

Health insurance laws are applied differently for small and large employer groups.



For 2014 and 2015, employers with 50 or fewer employees have new options for purchasing coverage through HHC.

Employers with 51 or more full-time equivalent employees may face a tax penalty if any full-time employee receives financial assistance to purchase health insurance through HHC.



Employers with 25 or fewer full-time equivalent employees may be eligible for tax credits to offset up to 50 percent of their premium costs.



Self-employed persons with no employees do not qualify for SHOP, but can purchase an individual plan through HHC and may qualify for subsidies.

## Dual Rules

Hawaii's SHOP operates under what is known as a “**dual rules environment**.” For employers, this means that if you have an employee eligible for coverage under the Prepaid Health Care Act (PHCA), you must still provide a 7(a) or 7(b) plan that conforms to the PHCA's standards. However, if your employee does not qualify for coverage under PHCA, you may offer that employee coverage that conforms to a metal level under the Affordable Care Act.



For additional information on the PHCA, contact the [State of Hawaii Department of Labor and Industrial Relations \(DLIR\)](#)

## Prevalent Plans

All health care plans must be approved and designated as 7(a) or 7(b) plans by the State Department of Labor and Industrial Relations (DLIR)

7A

Plans designated as 7(a) are equal to or better than the benefits offered by the plan with the largest number of subscribers (also known as the Prevalent Plan).

7B

Plans designated as 7(b) provide for sound basic hospital, surgical, medical and other health care benefits; however, plan's benefits, such as the deductible, out of pocket limit, lifetime maximum benefit, benefit level and copayments, may be more limited than the benefits provided by plans qualifying as 7(a). Plans qualifying as 7(b) require the employer to pay one-half of the cost for dependents' coverage.

For additional information on the Prevalent Plan, see [State of Hawaii Department of Labor and Industrial Relations \(DLIR\)](#)

## Additional Resources

Hawaii Insurance Division  
[cca.hawaii.gov/ins](http://cca.hawaii.gov/ins)

Hawaii Department of Human Services (Medicaid)  
[mybenefits.hawaii.gov](http://mybenefits.hawaii.gov)

Hawaii Health Connector  
[www.hawaiihealthconnector.com](http://www.hawaiihealthconnector.com)

Internal Revenue Service  
[www.irs.gov](http://www.irs.gov)

Kaiser Family Foundation  
[kff.org/aca](http://kff.org/aca)

National Association of Insurance Commissioners  
[www.naic.org](http://www.naic.org)

U.S. Department of Health and Human Services  
[www.healthcare.gov](http://www.healthcare.gov)

U.S. Department of Labor  
[dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform)



# Sample Comparison of Premiums Effective January 1, 2014 for ACA 2014 Small Business Health Options

**Hawaii Health Plans**  
**2014 ACA Plan Premium Comparisons**  
**Non-Smoker Small Group Rates**

Small Group Plans (1)	DLIR Level	Metal Level	Under Age 21	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 64
Kaiser KP Platinum - Plus - \$20	7a	Platinum	\$157.43	\$247.92	\$248.91	\$281.39	\$302.96	\$316.84	\$358.00	\$442.79	\$552.86	\$672.85	\$743.76
Kaiser KP Platinum - Be Fit/Plus - \$20	7a	Platinum	\$158.63	\$249.81	\$250.81	\$283.53	\$305.27	\$319.26	\$360.73	\$446.16	\$557.08	\$677.98	\$749.43
Kaiser KP Platinum I - \$15	7a	Platinum	\$160.92	\$253.42	\$254.43	\$287.63	\$309.68	\$323.87	\$365.94	\$452.61	\$565.13	\$687.78	\$760.26
Kaiser KP Platinum I - Be Fit - \$15	7a	Platinum	\$162.12	\$255.31	\$256.33	\$289.78	\$311.99	\$326.29	\$368.67	\$455.98	\$569.34	\$692.91	\$765.93
HMSA Small Business Preferred Provider Plan A	7a	Platinum	\$166.58	\$262.33	\$263.38	\$297.74	\$320.57	\$335.26	\$378.80	\$468.52	\$585.00	\$711.96	\$786.99
Kaiser KP Platinum - Plus/Dental - \$20 (3)	7a	Platinum	\$172.44	\$271.56	\$272.65	\$308.22	\$331.85	\$347.05	\$392.13	\$485.01	\$605.58	\$737.01	\$814.68
Kaiser KP Platinum - Be Fit/Plus/Dental - \$20 (3)	7a	Platinum	\$173.64	\$273.45	\$274.54	\$310.37	\$334.16	\$349.47	\$394.86	\$488.38	\$609.79	\$742.14	\$820.35
HMSA Small Business CompMED A	7a	Platinum	\$175.11	\$275.76	\$276.86	\$312.99	\$336.98	\$352.42	\$398.20	\$492.51	\$614.94	\$748.41	\$827.28
HMSA Small Business Health Plan Hawaii B	7b	Platinum	\$181.85	\$286.38	\$287.53	\$325.04	\$349.96	\$365.99	\$413.53	\$511.47	\$638.63	\$777.24	\$859.14
HMSA Small Business Health Plan Hawaii A	7a	Platinum	\$182.82	\$287.90	\$289.05	\$326.77	\$351.81	\$367.94	\$415.73	\$514.19	\$642.02	\$781.36	\$863.70
Kaiser KP Gold - \$20	7b	Gold	\$138.06	\$217.42	\$218.29	\$246.77	\$265.69	\$277.86	\$313.95	\$388.31	\$484.85	\$590.08	\$652.26
Kaiser KP Gold - Be Fit - \$20	7b	Gold	\$139.26	\$219.31	\$220.19	\$248.92	\$268.00	\$280.28	\$316.68	\$391.69	\$489.06	\$595.21	\$657.93
Kaiser KP Gold - \$12	7b	Gold	\$139.64	\$219.90	\$220.78	\$249.59	\$268.72	\$281.03	\$317.54	\$392.74	\$490.38	\$596.81	\$659.70
Kaiser KP Gold - Be Fit - \$12	7b	Gold	\$140.84	\$221.79	\$222.68	\$251.73	\$271.03	\$283.45	\$320.26	\$396.12	\$494.59	\$601.94	\$665.37
Kaiser KP Gold - Plus - \$15	7a	Gold	\$144.15	\$227.00	\$227.91	\$257.65	\$277.39	\$290.11	\$327.79	\$405.42	\$506.21	\$616.08	\$681.00
Kaiser KP Gold - Be Fit/Plus - \$15	7a	Gold	\$145.35	\$228.89	\$229.81	\$259.79	\$279.70	\$292.52	\$330.52	\$408.80	\$510.42	\$621.21	\$686.67
HMSA Small Business Preferred Provider Plan B	7b	Gold	\$152.53	\$240.20	\$241.16	\$272.63	\$293.52	\$306.98	\$346.85	\$429.00	\$535.65	\$651.90	\$720.60
HMSA Small Business CompMED B	7b	Gold	\$163.16	\$256.95	\$257.98	\$291.64	\$313.99	\$328.38	\$371.04	\$458.91	\$573.00	\$697.36	\$770.85
Kaiser KP Silver - \$30	Not DLIR Plan	Silver	\$120.96	\$190.49	\$191.25	\$216.21	\$232.78	\$243.45	\$275.07	\$340.22	\$424.79	\$516.99	\$571.47
Kaiser KP Silver - Be Fit - \$30	Not DLIR Plan	Silver	\$122.16	\$192.38	\$193.15	\$218.35	\$235.09	\$245.86	\$277.80	\$343.59	\$429.01	\$522.12	\$577.14
HMSA Small Business Silver PPO (2)	Not DLIR Plan	Silver	\$132.16	\$208.13	\$208.96	\$236.23	\$254.33	\$265.99	\$300.54	\$371.72	\$464.13	\$564.86	\$624.39

**Notes:**

(1) Before any small group tax credits

(2) Includes Children's Dental; all other HMSA plans exclude Children's Dental

(3) Includes Dental; all other Kaiser plans exclude Dental