maryland health connection
for small business

Maryland Health Connection for Small Business

Offering health insurance just got easier.

What is Maryland Health Connection (MHC) for Small Business?

Maryland Health Connection for Small Business is a one-stop shop for small businesses and nonprofits to offer health insurance to their employees. With a new online application, it's now **smarter, simpler, and more secure**.

Employers can review coverage options, make contributions, and empower their employees with choice and flexibility. Employees can select and manage plans that fit their individual needs and budgets—all in one place.

No need to wait for open enrollment. Employers can enroll in Maryland Health Connection for Small Business anytime of the year.

Maryland Health Connection for Small Business connects employers with Maryland-authorized brokers for free, expert support to walk through every step of enrollment.

The new Maryland Health Connection for Small Business website features a refreshed interface and enhanced tools, while maintaining the same reliable support. The updated platform is a one-stop shop for enrollment, invoice payment, and COBRA administration that simplifies plan exploration, quote generation, and coverage management. Visit MarylandHealthConnection.gov/SmallBusiness to get started today.

Why Use Maryland Health Connection for Small Business?

1. **Simplify enrollment**: Browse plans, get quotes, and connect with brokers at MarylandHealthConnection.gov/SmallBusiness.
2. **Attract and retain talent**: Many workers view health benefits as a key part of compensation. Offering coverage helps you stay competitive, attract, and keep employees.
3. **Support a healthier workforce**: Employees with access to care are more productive and less likely to miss work. Quality health insurance makes that possible.
4. **Offer trusted, quality coverage**: All plans include doctor visits, emergency care, prescriptions, and more—from insurance companies you know.
5. **Save with federal tax credits**: Eligible employers may receive federal tax credits, covering up to 50% of their share of premium costs. These savings are only available through MHC for Small Business.
6. **Customize coverage**: You can choose how much to contribute and which plans to offer. Your employees pick what works best for them.

7. **Get support**: Get free m Maryland-authorized brokers. They can walk you through every step of the enrollment process.
8. **Find the right plan**: Employers and employees can select the health coverage that best fits their needs, with plan options from CareFirst, UnitedHealthcare, and Kaiser Permanente. Employers decide which carriers and plans to offer, and employees choose the plan that works best for them**.**

Who is eligible?
Your business may qualify if you:

1. Have a principal business address in Maryland
2. Employ at least one person on payroll (excluding owners or family members)
3. Have 50 or fewer full-time-equivalent employees (FTEs)
4. Offer health insurance to all FTEs
5. Meet plan sponsor compliance requirements

How much can I save?
Your business may qualify for a federal tax credit if you:

1. Purchase group health insurance through Maryland Health Connection for Small Business
2. Have fewer than 25 FTEs
3. Pay an average annual salary of less than $65,000 (adjusts for inflation annually)
4. Contribute at least 50% toward employee-only premiums

These credits are only available through Maryland Health Connection for Small Business.

Need help?
Connect with a Maryland-authorized broker for **free** enrollment assistance. Visit MarylandHealthConnection.gov/SmallBusiness to find a broker and get started.