

Resources for more information about the Affordable Care Act in Maine

HealthCare.gov ([click here](#)) This website is not only the new Marketplace on which you can shop for medical and dental insurance, but is also a very helpful source of information. On this site people and small businesses can compare plans, apply for premium tax credits or employer tax credits, and enroll in medical and dental plans. This website is consumer-focused and full of useful information.

Marketplace.cms.gov ([click here](#)) is where consumer assistance organizations and other advocates can access technical resources to advance their efforts.

The Internal Revenue Services' Affordable Care Act (ACA) page, www.irs.gov/aca, offers information on ACA related tax credits and employer shared responsibility payments.

The US Small Business Association (USSBA) webpages, which offer a great deal of information and link to several other federal agency websites (DOL, IRS), are organized by employer size. Topics covered under one such section, the “Employers with up to 50 Employees” section, are:

- Tax Credits
- SHOP
- Employer notice to employees
- Summary of Benefits and Coverage (SBCs) Disclosure Rules
- Medical Loss Ratio Rebates
- Limits on Flexible Spending Account Contributions
- Additional Medicare Withholding on Wages
- New Medicare Assessment on Net Investment Income
- 90-Day Maximum Waiting Period
- Transitional Reinsurance Program Fees
- Workplace Wellness Programs
- Health Insurance Coverage Reporting Requirements
- Find Insurance Options
- Timeline of Provisions

Click on these USSBA links for [Employers with fewer than 25 employees](#) (which offers information specific to very small employers), [Employers with up to 50 employees](#), [Employers with 50 or more employees](#), and [Self-employed individuals](#).

A Video that Will Answer Many of Your ACA and Marketplace Questions: An additional resource for small businesses—but from which all Maine residents would gain knowledge by viewing because it covers many basic concepts of the Affordable Care Act—is a video of a presentation given on August 8, 2013. Representatives of the U.S. Small Business Association, Anthem Blue Cross Blue Shield, Harvard Pilgrim Health Care, Northeast Delta Dental, and the co-owner of Great New Hampshire Restaurants collectively presented almost three hours of material on the ACA, followed by an informative question-and-answer period. With the information provided, a small business owner can determine what size employer he or she is and which ACA provisions, including the Employer Shared Responsibility Payment (the employer penalty), apply to his or her business. You can view the video by clicking [here](#).

Northeast Delta Dental's website, www.nedelta.com, also offers helpful information on the Affordable Care Act, as well as links to learn more about our dental plans.

