

Specializing in Health and Life Insurance for Small Group Employers, Individuals and Medicare Members Across Texas. Call me 210 848 9304

Want to help support Small Businesses? Share our story to your social media platforms!



Join our
Newsletter

Small Business Spotlight 5 Points Wine and Spirits Distribution - Andy Sutalo



This Weeks Topic: Solution the Family Glitch Coming?

Source -NAHU Breaking News communication 4/5/22

The Biden Administration announced today that it would release a [proposed rule](#) to fix the [family glitch](#). This proposed rule is a result of President Biden's [Executive Order](#) from 2021 calling on the federal agencies to strengthen the Affordable Care Act.

- What is the Family Glitch?

- Current regulations define employer-based health insurance as “affordable” if the coverage solely for the employee, not for family members, is affordable, making family members ineligible for a premium tax credit.
- **What may change?**
 - The proposed changes would allow for the family members of workers who are offered affordable self-only coverage but unaffordable family coverage to qualify for premium tax credits in the exchange.
 - **This is major** - The average family plan in Group Plans are \$800-\$1,100 above and beyond what the employer contributes to the employees' health care.
 - Many clients I work with **would save \$700-\$1,000 per month** for qualified health insurance for their families.
 - The change, however, would not allow the employee to access a premium tax credit if the employee's offer of coverage from the employer is deemed affordable under the current standards.
- **When is the earliest this may take effect?**
 - Under the proposal, the earliest this change would be enacted would be January 1, 2023.

Do you know those that have Group Insurance; however, they can not afford the Group Insurance for their family (most of you do!!). Have them contact me so I can explain what their options would be on the Marketplace. Call me at 210 848 9304

MCC Insurance Agency LLC

22211 IH 10 West
Suite 1206
San Antonio, TX 78256

Contact Us

