



Will you have **100 or more** full time employees at the beginning of 2015? **50 or more** in 2016?

no →

You are a Small Employer and exempt from penalties

yes ↓

Do you offer insurance coverage to your employees?

no →

Are any of your employees receiving tax credits and/or subsidy other than Medicaid on the Exchange?

yes →

You will be subject to a penalty for not offering coverage\*

yes ↓

Does your insurance plan pay for at least 60% of the healthcare expenses for your employees?

no →

Your employees can receive financial assistance to buy coverage through the Exchange.

no ↓

yes ↓

Does your insurance cost any of your employees more than 9.5% of their income?

yes →

Your employees can receive financial assistance to buy coverage through the Exchange.



You will be subject to a penalty for not providing affordable coverage\*\*

no ↓

You will not be subject to any penalties

\*Annual penalty of \$2000 for each full-time employee minus the first 30

\*\*Annual penalty of \$3000 for each full-time who received a tax credit to obtain coverage through the exchange or \$2000 for each full-time employee minus the first 30

## How can your staffing company alleviate your risk under the Affordable Care Act?

With Malone Workforce Solutions, you get a partner that is leading the industry with the understanding, administration, compliance, tracking and reporting of ALL requirements of the ACA. You will have no insurance liability for employees working through Malone.

*Let your employees be our responsibility.*