

Fact Sheet for Employers on Optional Santa Clara County Adult Health Insurance Expansion Project

1. What is the adult health insurance expansion project?

The adult health insurance expansion project is a local effort to expand health care coverage to uninsured working adults in Santa Clara County. This program would be an optional employer-based program where eligible employers and workers could buy into the plan at an affordable premium.

2. Who would be eligible to participate?

- Working adults between 19-64 years of age, who live and work for a small business in Santa Clara County.
 - Workers earning approximately \$15.00/hr or below would receive a discounted premium. There are approximately 41,000 workers in the county who would be eligible for a discounted premium.
 - Workers earning above \$15.00/hr would pay a moderately higher monthly premium.
- Small businesses in Santa Clara County that employ 50 or fewer workers. Small businesses must have gone 12 months without offering health insurance coverage. There are approximately 28,000 firms in Santa Clara County that employ fewer than 50 workers.

3. What benefits would be offered under this insurance plan?

This plan would provide a comprehensive health insurance plan and include outpatient, inpatient, prescription drug, emergency and specialty care. The program would likely include modest co-pays (\$10-\$15). Dental and vision will be excluded.

4. Where could enrollees obtain services?

All participants of the program could receive services at Valley Medical Center or participating community clinics or through another provider if funding becomes available.

5. How much would this optional health plan cost?

The cost of health insurance would be split by- the worker, employer and the community.

- The cost to the worker to participate would likely be \$50/ month.
- The cost to the employer would likely be in the range of \$125-175/month.
- The community share would likely be a discounted plan provided by the Santa Clara Valley Health and Hospital.

6. Who would administer the program?

The program would likely be administered by the Santa Clara Family Health Plan.