

Healthy Texas Calculator

With Small Group Tax Subsidy Calculator

Calculator Overview

- The Healthy Texas Calculator is an Excel quoting tool for the Healthy Texas program with the following functions:
 - Verify Eligibility
 - Calculate Rates
 - Estimate Small Group Tax Subsidy

Healthy Texas Eligibility

- Healthy Texas eligibility verification and rate calculation depends on information about the business, as well as detailed information about each of the employees.
- The calculator has two Input steps for this information
 - Part 1: Information about the business to determine eligibility and set rates
 - Part 2: Details about the employees, including coverage selections
- Additional inputs required for Small Business Tax Credit calculation are noted

Part 1 - Healthy Texas - Business

UnitedHealthcare Healthy Texas and Small Group Tax Subsidy Tool

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Clear Inputs

Continue to Part 2

PART 1 - Eligibility, Healthy Texas

Eligibility Inputs

<input type="text"/>	Customer Name
<input type="text"/>	Enter Business Zip Code
<input type="text" value="#N/A"/>	County
<input type="text" value="▼"/>	Requested Effective Date
<input type="text"/>	Total Employees
<input type="text"/>	Did the business offer any health insurance within the last 12 months?
<input type="text"/>	Did the business contribute more than \$50 per employee per month toward premiums?
<input type="text"/>	Did the business provide coverage with an annual maximum benefit level equal to or greater than \$50,000?
Enter the expected employer contribution (defined contribution dollar amount, or the percentage of premiums). Healthy Texas requires employer contribution of at least 50% of employee only coverage.	
<input type="text"/>	<input type="radio"/> Defined Contribution (per employee per month) <input checked="" type="radio"/> Percentage <i>Enter contribution percentage</i>
Select the coverage levels for employer contributions. If using <i>Defined Contribution</i> , choose <i>Employee Only</i> . <i>All Coverage Tiers</i> applies only for employers contributing a set percentage of premiums.	
<input type="radio"/> Employee Only <input checked="" type="radio"/> All Coverage Tiers	
If calculating Small Group Tax Subsidy, enter Tax Exempt Status below. Otherwise, continue to Part 2 and enter employee census data.	
<input type="text"/>	Select Tax Exempt Status

- Enter the Customer Name and Zip Code and use the drop down box to select the Effective Date
 - Zip Code must be in Texas
 - Effective dates must be between 1/1/2011 and 9/1/2011
- Enter the total number of people employed by the business
 - Include business owner, if applicable
 - Businesses must have between 2 and 50 employees to be eligible

Part 1 - Healthy Texas – Prior Coverage

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PART 1 - Eligibility, Healthy Texas

Eligibility Inputs

Customer Name
 Enter Business Zip Code
 #N/A County
 Requested Effective Date
 Total Employees

Did the business offer any health insurance within the last 12 months?
 Did the business contribute more than \$50 per employee per month toward premiums?
 Did the business provide coverage with an annual maximum benefit level equal to or greater than \$50,000?

Enter the expected employer contribution (defined contribution dollar amount, or the percentage of premiums). Healthy Texas requires employer contribution of at least 50% of employee only coverage.

Defined Contribution (per employee per month)
 % Percentage [Enter contribution percentage](#)

Select the coverage levels for employer contributions. If using *Defined Contribution*, choose *Employee Only*. *All Coverage Tiers* applies only for employers contributing a set percentage of premiums.

Employee Only
 All Coverage Tiers

If calculating Small Group Tax Subsidy, enter Tax Exempt Status below. Otherwise, continue to Part 2 and enter employee census data.

Select Tax Exempt Status

- Businesses that have offered health insurance within the last 12 months may not be eligible for Healthy Texas. These questions will determine eligibility.

Part 1- Healthy Texas – Employer Contributions



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Clear Inputs

Continue to Part 2

PART 1 - Eligibility, Healthy Texas

Eligibility Inputs

Customer Name
 Enter Business Zip Code
 #N/A County
 Requested Effective Date

Total Employees

Did the business offer any health insurance within the last 12 months?

Did the business contribute more than \$50 per employee per month toward premiums?
 Did the business provide coverage with an annual maximum benefit level equal to or greater than \$50,000?

Enter the expected employer contribution (defined contribution dollar amount, or the percentage of premiums). Healthy Texas requires employer contribution of at least 50% of employee only coverage.

% Defined Contribution (per employee per month)
 Percentage [Enter contribution percentage](#)

Select the coverage levels for employer contributions. If using *Defined Contribution*, choose *Employee Only*. *All Coverage Tiers* applies only for employers contributing a set percentage of premiums.

Employee Only
 All Coverage Tiers

If calculating Small Group Tax Subsidy, enter Tax Exempt Status below. Otherwise, continue to Part 2 and enter employee census data.

Select Tax Exempt Status

- For Healthy Texas, Employers must contribute at least 50% of premiums at the Employee Only Coverage Level.
 - For Defined Contribution: Select “Defined Contribution” and enter the dollar amount. Also select “Employee Only” Coverage
 - For Percentage Contribution: Select “Percentage” and enter the percentage. Employers may choose whether to contribute to only “Employee Only” Coverage, or to “All Coverage Tiers”

Part 1- Small Business Tax Credit

UnitedHealthcare Healthy Texas and Small Group Tax Subsidy Tool

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PART 1 - Eligibility, Healthy Texas

Eligibility Inputs

<input type="text"/>	Customer Name
<input type="text"/>	Enter Business Zip Code
<input type="text" value="#N/A"/>	County
<input type="text"/>	Requested Effective Date
<input type="text"/>	Total Employees
<input type="text"/>	Did the business offer any health insurance within the last 12 months?
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Enter the expected employer contribution (defined contribution dollar amount, or the percentage of premiums). Healthy Texas requires employer contribution of at least 50% of employee only coverage.	
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Select the coverage levels for employer contributions. If using <i>Defined Contribution</i> , choose <i>Employee Only</i> . <i>All Coverage Tiers</i> applies only for employers contributing a set percentage of premiums.	
<input type="radio"/> Employee Only <input checked="" type="radio"/> All Coverage Tiers	
If calculating Small Group Tax Subsidy, enter Tax Exempt Status below. Otherwise, continue to Part 2 and enter employee census data.	
<input type="text"/>	Select Tax Exempt Status

- If calculating the Small Business Tax Credit, select whether the business is Tax Exempt or Non-Tax Exempt. Both types of businesses may be eligible, but the credit will vary.
- If only calculating the Healthy Texas rates, skip this step.
- When finished, click “Continue to Part 2” at the top of the screen. This will take you to Part 2 of the inputs for employee details.

Note: The Small Business Tax Credit requires employer contributions to be at least 50% of employee-only premiums, and uniform for all employees.

Part 2 – Healthy Texas - Employee Details



- In Part 2 of the inputs, enter required data for all employees. You may enter data for up to 50 employees.
 - Additional eligibility requirements for the business are verified based on salary and hours worked, so it is important to enter data for all employees, even those not selecting coverage
 - Healthy Texas rates are calculated based on which employees select coverage, as well as the age and gender of employees
 - Required fields for Healthy Texas are:

- Birth Date
- Gender
- Salary
- Weekly Hours
- Coverage Level

- When finished, click “Calculate Rates & Subsidy” to continue.

Clear Inputs

Calculate Rates & Subsidy

Export Employee Census

PART 2 - Healthy Texas Eligibility

Employee Eligibility Inputs

Enter data below for all eligible employees to calculate Healthy Texas rates and Small Group Tax Subsidy.

Coverage Level: If an employee is declining coverage because they already have other coverage, select "Waived - Other Coverage". If employee declines coverage and has no other coverage, select "Waived - No Coverage". Otherwise, select desired coverage level:

EE Employee Only

EC Employee + Child

ES Employee + Spouse

EF Employee + Family

* Required Input for Healthy Texas

** Required Input only for Small Group Tax Subsidy

Employee #	First Name	Last Name	Birth Date* (mm/dd/yyyy)	Gender*	Annual Salary*	Average Weekly Hours *	Business Owner or Family Member **	Coverage Level Selected *
1								
2								
3								

Part 2 – Small Business Tax Credit - Employee Details



- The Small Business Tax Credit calculations use much of the data supplied for Healthy Texas
- Additionally, you must note whether or not each employee is a business owner or family member of the business owner. These individuals are excluded from Small Business Tax Credit calculation
 - For this purpose, a family member is defined as a spouse, a child (or descendant of a child); a sibling or step-sibling; a parent (or ancestor of a parent); a step-parent; a niece or nephew; an aunt or uncle; or a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law or sister-in-law

PART 2 - Healthy Texas Eligibility								
Employee Eligibility Inputs								
Enter data below for all eligible employees to calculate Healthy Texas rates and Small Group Tax Subsidy.								
Coverage Level: If an employee is declining coverage because they already have other coverage, select "Waived - Other Coverage". If employee declines coverage and has no other coverage, select "Waived - No Coverage". Otherwise, select desired coverage level:								
EE Employee Only			EC Employee + Child					
ES Employee + Spouse			EF Employee + Family					
* Required Input for Healthy Texas			** Required Input only for Small Group Tax Subsidy					
Employee #	First Name	Last Name	Birth Date* (mm/dd/yyyy)	Gender*	Annual Salary*	Average Weekly Hours *	Business Owner or Family Member **	Coverage Level Selected *
1								
2								
3								

Summary

- The Healthy Texas and Small Business Tax Credit Calculator Summary has three sections
 - Healthy Texas summary: Contains eligibility summary, rates, and employer contributions
 - Small Group Tax Subsidy Summary: Contains eligibility summary and subsidy breakdown, if applicable
 - Healthy Texas Benefit Plan Overview

Summary – Healthy Texas Eligibility

Healthy Texas Summary:		Zip Code: 75013
ELIGIBILITY		
1/1/2011	Effective Date	
✓	3	Eligible Employees
✓	100%	% of eligible employees participating in program ₁
✓	67%	% of eligible employees within 300% FPL requirements ₂
✓	2	# of participating employees within 300% FPL requirements ₂

- Healthy Texas Eligibility Summary
 - Provides a review of Company Name, Zip Code and Effective date as entered in Part 1
 - Summarizes other eligibility requirements including participation rates and salary requirements
 - If any eligibility requirements are not met, there will be an **x** displayed. Rates will still be displayed if all data was entered, but company is not eligible unless all requirements are satisfied.

Summary – Healthy Texas Rates

RATES FOR PREDICTED ENROLLMENT						
Employer Contributions						
	HT500	HT1500				
	50.0%	50.0%	% Premiums paid by employer (EE Only Coverage)			
	\$601.96	\$477.97	Total monthly premiums for selected coverage			
	\$7,223.56	\$5,735.65	Total Annual Premiums Paid by Employer 3			
		Expected Enrollment	Employer Monthly Contributions		Total Monthly Premiums	
			HT500	HT1500	HT500	HT1500
EE Only	3		\$601.96	\$477.97	\$1,203.93	\$955.94
EE + Spouse	0		\$0.00	\$0.00	\$0.00	\$0.00
EE + Child	0		\$0.00	\$0.00	\$0.00	\$0.00
EE + Family	0		\$0.00	\$0.00	\$0.00	\$0.00
No Coverage	2		-	-	-	-
Other Coverage	0		-	-	-	-
<i>Total</i>	5		\$601.96	\$477.97	\$1,203.93	\$955.94
RATES BY TIER						
	Employer Monthly Contributions		Employee Monthly Premiums		Total Monthly Premiums	
	HT500	HT1500	HT500	HT1500	HT500	HT1500
EE Only	\$200.65	\$159.32	\$200.65	\$159.32	\$401.31	\$318.65
EE + Spouse	\$441.44	\$350.51	\$441.44	\$350.51	\$882.88	\$701.02
EE + Child	\$381.24	\$302.72	\$381.24	\$302.72	\$762.49	\$605.43
EE + Family	\$657.34	\$521.94	\$657.34	\$521.94	\$1,314.69	\$1,043.89

- Rates are displayed for both plan designs (Healthy Texas 500 and Healthy Texas 1500)
- Rates for Predicted Enrollment
 - Shows the Employer contribution percentage. If less than 50%, an error message will display
 - Lists expected enrollment at each coverage level, and the Employer Contribution and the Total Premiums for those elections
- Rates by Tier
 - Breaks out rates for each coverage level by Employer Contributions, Employee Premiums, and Total Premium

Summary – Small Group Tax Subsidy

- The Tax Subsidy Summary has three sections. If eligibility requirements are not met, the credit will not be calculated
 - Eligibility Summary
 - Credit Calculation
 - Healthy Texas Rate Adjustment
- Important Notes for Understanding This Summary
 - Eligibility rules for the tax subsidy differ from Healthy Texas, so the two summaries will differ
 - Qualified Premium for the tax subsidy may not equal the total annual premium in the Healthy Texas summary since business owners and their family members are excluded from tax subsidy calculations
 - See Appendix B for details on eligibility rules, FTE and wage calculations, qualified premiums and other rules.

Small Group Tax Subsidy Summary			
ELIGIBILITY			
✓	5	Total Eligible FTEs ^{4,5}	
✓	\$33,000	Avg Annual Wage per FTE ⁶	
✓	50%	Employer Premium Contribution HT500	
✓	50%	Employer Premium Contribution HT1500	
CREDIT CALCULATION			
	<u>HT500</u>	<u>HT1500</u>	
	\$23,098.00	\$23,098.00	<i>Estimated Annual Premium from State Averages</i>
	\$17,388.00	\$13,812.00	<i>Estimated Annual Health Plan Premium paid by Employer ⁷</i>
	\$17,388.00	\$13,812.00	<i>Estimated Qualified Premium for Credit</i>
	\$6,085.80	\$4,834.20	Estimated Total Initial Credit (Before Deductions)
	\$0.00	\$0.00	<i>Estimated FTE Credit Reduction</i>
	<u>\$1,947.46</u>	<u>\$1,546.94</u>	<i>Estimated Wage Credit Reduction</i>
	\$4,138.34	\$3,287.26	Estimated Total Credit ^{8,9}
HEALTHY TEXAS RATES ADJUSTED FOR TAX SUBSIDY			
	<u>HT500</u>	<u>HT1500</u>	
	\$17,388.00	\$13,812.00	<i>Initial Annual Employer Contribution</i>
	<u>\$4,138.34</u>	<u>\$3,287.26</u>	<i>Estimated Tax Credit</i>
	\$13,249.66	\$10,524.74	Net Employer Annual Expense

Summary – Healthy Texas Benefit Plan Overview

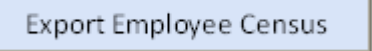


- The Healthy Texas Benefit Plan Overview describes basic plan elements for both the Healthy Texas 500 and Healthy Texas 1500 plan designs.

HEALTHY TEXAS BENEFIT PLAN OVERVIEW		
	Healthy Texas 500	Healthy Texas 1500
Deductible	\$500 (3x for Family)	\$1,500 (3x for Family)
Physician Office Visits	\$25 Copayment	\$25 Copayment
Inpatient Hospitalization	20% after Deductible	20% after Deductible
Outpatient Surgery	20% after Deductible	20% after Deductible
Radiology & Pathology	20% after Deductible	20% after Deductible
Emergency Room Services	\$125 Copayment	\$125 Copayment
Urgent Care Visits	\$50 Copayment	\$50 Copayment
Out-of-Pocket Maximum (includes deductible)	\$2,000	\$3,000
Annual Maximum Benefit	\$750,000	\$750,000
Prescription Drugs	\$10/\$25/\$50 (\$200 Deductible)	\$10/\$25/\$50 (\$500 Deductible)

Calculator – Other Features

- Additional features of the calculator:
 - Clear Inputs: Each Inputs section contains a “Clear Inputs” button to easily reset the page for new entries
 - Census Export: In Part 2 of the inputs, you have the option to export the census list to a new excel worksheet and save for other uses
 - Print Summary: On the Summary view, there are two print options
 - Print Preview – opens the standard MS Excel print preview
 - Print – opens the MS Excel print dialogue
 - From here you may print as usual, or save the summary as a PDF, TIF, etc.
 - This option will print the summary results for the Healthy Texas rates and the Small Group subsidy as well as the employee census data entered in Part 2



Saving Results to PDF or TIF

- On the Summary Tab, click “Print” at the top of the page
- The MS Excel Print dialogue window will open.
 1. Under *Printer Name* choose “Microsoft Office Document Image Writer”, “Adobe PDF” or other PDF writer
 2. Under *Print What* choose “Selection”
 3. Then select “OK”
- A “Save As” dialogue window will open
 - Navigate to the folder where you want to save the file, and select “Save”

