

# Requirements for Small Employers

## Definitions

- Eligible employee – one having a full-time regular workweek of 25 or more hours, as well as sole proprietors, partners, independent contractors, etc.
- Guaranteed-issue basis – a policy that must be offered to an employer and the employees and dependents regardless of health status
- Small employer – not more than 50 eligible employees

## Special provisions

- Employers with fewer than two employees may not be excluded from coverage for more than 2 years ( 24 months)
- If covered by creditable coverage within 63 days of the new policy, no exclusions may exist
- If a carrier offers coverage to a small employer, then it must offer the coverage to all of the employees and dependents and may not limit coverage to certain persons
- An initial enrollment period of at least 30 days must be given and must repeat annually