INSURED AMERICAN & FAMILY

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Small Group Health Insurance

Coverage for businesses with 2-50 employees

Want to offer real benefits without big-company HR overhead?

WHAT IT IS

Small group health insurance is employer-sponsored coverage for businesses with (typically) 2 to 50 employees. The employer offers a plan to all eligible employees, pays a portion of the premium, and the rest is taken from employees' paychecks. Most small group plans are guaranteed issue, no individual employee underwriting, and offer better rates than each employee buying on their own.

WHO IT'S FOR

Small business owners wanting to attract and retain talent.

Businesses with 2-50 employees (size definition varies slightly by state).

Owners who want a tax-deductible benefit while supporting their team.

Anyone competing with larger employers for the same talent pool.

HOW IT WORKS

Employer pays a portion of the premium (commonly 50%+ for employees).

Guaranteed issue, no employee medical underwriting.
Cost varies by group composition, location, plan tier, and

employer contribution.
Annual open enrollment, plus SEPs for new hires and

qualifying events.
Premiums are tax-deductible to the business.

THE 3 THINGS PEOPLE GET WRONG

1. **"Group insurance is too expensive for small business."**
Compare to losing your best people to bigger companies offering benefits. Tax deductibility helps. Many small businesses find creative ways to make it work.

2. **"I have to cover everyone equally."**
Generally yes, but you can vary contributions by classes of employees (full-time vs. part-time, management vs. staff).

3. **"Group is automatically better than letting employees buy on their own."**
Not always. For some employees, ACA with subsidies + a slight raise may be better than group. Compare both paths.

WHEN TO START GROUP COVERAGE:

When you're hiring to grow, when retention is a problem, or when you want a tax-advantaged way to support your team.

Small business owner exploring group coverage? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.