

Health insurance options for your 1099s

Through Decent, employers can contribute directly to health insurance premiums for their 1099 contractors.



The problem

It's not a secret, employer based health insurance options have been slow to adjust to the rising number of 1099 contractors that are critical to a company's workforce. And, we understand that retaining 1099 professionals can often make or break a business.

The solution

Decent has a solution for companies that want to contribute to plans purchased by their 1099 contractors. Providing a simple option that allows real estate, insurance agencies, financial consulting, marketing, attorneys, and other businesses finally consider their 1099 professionals.



How it works

- **1.)** Your company picks a contribution structure.
- **2.)** Decent creates a web portal for your 1099ers to enroll.
- **3.)** On the 10th of each month, Decent sends the latest roster of your contractors; Update us with changes within 5 days.
- **4.)** Payable by the 26th, your 1099ers receive the credit on their monthly bill charged on the 1st of the month.

Things to note

- Payment and continued coverage is the responsibility of the enrolled individual, not the company.
- Should any of your affiliated contractors stop working with your company, you would halt the contributions, and they would continue to be covered only with their premiums reverting to full price.
- Decent cannot advise either the contractor or the company on the tax implications of this arrangement - you should consult your accountant before finalizing this process.