

Who qualifies for Decent's self-insured health plans?

COMPANY QUALIFICATIONS

- **Number of employees.** To qualify for coverage, an employer must have at least one common law (non-owner, non-spouse) employee at the company, and must have at least 2 employees (including owners) enrolling in the plan. The one non-spousal employee can be part time and does not need to enroll.
 - Companies that are only composed of a married couple do not qualify - they need at least one non-spousal employee.
- **Industry.** We can only serve companies who are in or who primarily serve customers in 5 industries. If you aren't sure if a company qualifies, ask!
 - **Technology**
 - **Healthcare**
 - **Consulting**
 - **Energy/Oil & Gas**
 - **Food and Beverage**
- **Participation rate.** We can only serve companies in which at least 2 employees total and at least 40% of all eligible employees sign up for the health plan. We need to collect a waiver from any eligible employees who opt out (this happens automatically in GoCo). Some companies can hit this threshold by using employment-based classifications to define which employees are eligible for coverage .Examples:
 - **Full-time vs. part-time**
 - **Geographic location**
 - **Hire date or length of service**
 - **Membership in a collective bargaining unit**
- **Contribution rate.** We only serve companies that contribute at least 50% to their employee's premiums. No minimum contribution is required for dependents premiums.
- **Geography.** Only Texas-based companies may join the MEWA. A majority of their employees must reside in Texas, too.
- **Workers compensation.** We require employers to have workers compensation. They can bring their own or buy it from us.

EMPLOYEE QUALIFICATIONS

- **Employee types.** Only owners and W-2 employees (salaried or hourly; full time or part time) and their dependents can qualify for coverage
 - No 1099s / independent contractors can be covered.
 - Note that owners can't take health insurance pre-tax, they have to report premiums paid by the company as taxable income.
- **COBRA.** Former employees and their dependents can be served via COBRA, but at the expense of the former employee.