



**ADIRONDACK  
TRUST  
INSURANCE**  
PERSONAL. BUSINESS. EMPLOYEE BENEFITS.



## Six Things You Need to Know before Purchasing Health Insurance

Purchasing health insurance for yourself, your small business, or your sole proprietorship can be overwhelming and confusing. Before you purchase, it's important to know the basics, and to partner with someone you trust. Here are six valuable tips to help you get on the right foot when you decide it's time to purchase your healthcare coverage.

1. **Is your current health insurance plan going to change for 2016?** There are more than 40 small employer health plan options available in our region. You have lots of options to consider. Let our experts help you figure out what plan is the best for you.
2. **The Affordable Care Act (ACA) requires individuals to enroll in health insurance.** Do you know about ACA requirements and the federal tax penalties associated with non-compliance? Call us to discuss the ACA Individual Mandate and how it affects you and your employees.
3. **What type of health benefit plan would work best for your business?** If you offer an employer-sponsored plan to employees, think about your workforce. Are your employees young and healthy? Maybe a lower premium-high deductible plan with an employer-funded HRA would be the most cost-effective plan for your company. Call us to discuss your options.
4. **Saratoga County Chamber of Commerce membership offers small business employers an enhanced level of service from the professional staff at Adirondack Trust Insurance Agency (ATIA).** Our insurance specialists at ATIA are proud to be partnering with the Chamber. We are working together to help guide you to the best decision for your small business.
5. **Chamber meetings and social events encourage open discussions with peer groups on how others handle their employee benefits.** Learn in a friendly atmosphere how other professionals in your community are facing and overcoming the same challenges you face with keeping employees happy while maintaining affordable benefit plans.
6. **Knowledge is power.** Let ATIA health insurance professionals focus on your plan details so that you can focus on the needs of your small business.

For additional information regarding ATIA's Chamber Health Insurance Options, please contact:

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