

Last week, the consumer health organization Families USA and small business advocacy group Small Business Majority released a study showing that more than 80 percent of Texas small businesses with fewer than 25 employees will be eligible this year for tax credits to help pay the cost of employee health coverage.

This has been a key element of the Affordable Care Act passed earlier this year. In Texas alone, according to the study, 248,700 small businesses are eligible for the tax credit program in 2010. This means that small businesses, whether it's the family-owned restaurant or the local hardware store, will now be able to provide affordable health coverage for their employees.

There are also other provisions to aid small businesses now and in coming years, including:

- Employer-based plans that provide health insurance to retirees ages 55-64 are able to get financial help paying for high-cost early retirees through the [Early Retiree Reinsurance Program](#).
- Small businesses that have fewer than 25 employees and provide health insurance may qualify for a small business tax credit this year of up to 35% (up to 25% for non-profits) to offset the cost of insurance.
- Starting in 2014, the small business tax credit goes up to 50% (up to 35% for non-profits) for qualifying businesses. This makes the cost of providing insurance even lower.
- Starting in 2014, small employers will be able to purchase quality coverage with strong consumer protections through state-based health coverage marketplaces called "exchanges."
- Starting in 2014, insurers will be prohibited from charging small employers higher premiums based on their workers' pre-existing conditions.

To view the full report on this health insurance tax credit program, click on "[A Helping Hand for Small Businesses](#)"

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To learn more about the benefits of the new health care law, please visit www.healthcare.gov .