

**Kansas Health Policy Authority  
Small Business Health Insurance Steering Committee**

**“Mini-Med” Insurance Option to be offered to Employees of Small Businesses:**

<b>Benefit</b>	<b>Limit (for a 12 month period)</b>	<b>Cost Share</b>
<b>Doctor Visits</b>	12 visits	
▪ PCP		\$15 Co-pay
▪ Specialist		\$25 Co-pay
<b>Prescription Drugs</b>	Generic Only \$2,000 maximum	\$10 Co-pay
<b>Inpatient</b>	\$15,000 maximum	\$100 Co-pay
<b>Emergency Room</b>	2 visits	\$50 Co-pay
<b>Outpatient Surgery</b>	1 visit	\$25 Co-pay
<b>Outpatient Other</b> (Includes Lab/Radiology and PT/ST/OT services)	4 services	\$25 Co-pay
<b>DME</b>	\$1,000 Limit	\$0 Co-pay
<b>Maximum Annual Benefit</b>	\$25,000	

**Qualifications for Employers:**

- Located in Kansas;
- Have 2-50 employees;
- Must contribute 1/3 the cost of the premium; and
- Health insurance has not been offered to employees for the past 6 months.

**Qualifications for Employees at Participating Employers:**

- Must be a US Citizen;
- Must have been without insurance for 6 months prior to application;
- Work at least 20 hours per week;
- Must be X years old; and
- Must pay at least 1/3 of the premium.

**Qualifications for Employees at Non-Participating Employers:**

- Must be a US Citizen;
- Must have been without insurance for 6 months prior to application;
- Work at least 20 hours per week;
- Must be X years old; and
- Must pay at least 2/3 of the premium.

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The Cost Should be Split (assuming employer participation):

- 1/3 State;
- 1/3 Employer; and
- 1/3 Employee.

Note:

1. No income is taken into account when establishing eligibility
2. Self employed individuals are not eligible
3. Spouses are not eligible
4. Premiums would vary by **age bands and gender**