

8 ways to get ready to enroll

- 1. Learn about the SHOP Marketplace.** See if your business qualifies for the SHOP Marketplace and how it can benefit you and your employees. Use the SHOP Full-time Equivalent Employee (FTE) Calculator at [HealthCare.gov/shop-calculators-fte](https://www.healthcare.gov/shop-calculators-fte) to see if you qualify.
- 2. Talk to your employees.** Find out your employees' coverage needs. This will help you with your coverage decision, and you'll get an idea of how many employees might participate. You may have to meet a minimum participation rate to buy coverage through the SHOP Marketplace. Use the SHOP Minimum Participation Rate Calculator at [HealthCare.gov/small-businesses/shop-calculators-mpr](https://www.healthcare.gov/small-businesses/shop-calculators-mpr) to see how many of your employees must accept your coverage offer.
- 3. Preview health plans that may be available to you.** To see health and dental plans and prices, visit [HealthCare.gov/see-plans/#/small-business](https://www.healthcare.gov/see-plans/#/small-business).
- 4. Set your budget.** Think about how much money you're able to spend for group coverage. You'll also need to consider how much your employees can spend for their coverage.
- 5. Think about when to start.** Small businesses can start offering SHOP Marketplace coverage any time during the year. You'll need to choose a month to start coverage. Consider what timing works best for you and your employees.
- 6. Find out if you qualify for a tax credit.** The Small Business Health Care Tax Credit Estimator can help determine if your business may qualify for the Small Business Health Care Tax Credit, and how much it could be worth to you. Visit [HealthCare.gov/shop-calculators-taxcredit](https://www.healthcare.gov/shop-calculators-taxcredit).
- 7. Get organized.** Gather basic information about your business, like a list of full-time and part-time employees you plan to cover, and your tax ID number.
- 8. Get help.** Licensed agents and brokers registered to work with the SHOP Marketplace can help you explore your coverage options and complete the application, typically at no additional cost to you or your employees.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.



About the SHOP Marketplace

Health Insurance for Small Businesses



SHOP Marketplace
Health Insurance for Small Businesses

CMS Product No. 11630
Revised September 2016

The SHOP Marketplace helps small employers with 1-50 employees offer health insurance, in most states. Through the SHOP Marketplace, you may find affordable, private health and dental coverage for you and your employees.

The SHOP Marketplace

Puts you in control

As an employer, you control the coverage you offer and how much you contribute to your employees' premiums.

Gives you flexibility & coverage choices

- Visit [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses) to review your coverage options and decide what's best for your business.
- Offer your employees more than one plan from more than one insurance company, or select one plan you want to offer.
- Offer coverage any time of the year.

May help you qualify for a tax credit

When you offer SHOP Marketplace coverage, you may qualify for the Small Business Health Care Tax Credit, which can be worth up to 50% (up to 35% for tax-exempt employers) of your contribution toward premium costs. To qualify, you must:

- Have fewer than 25 full-time equivalent employees (FTEs) making an average of about \$50,000 a year or less.
- Pay at least 50% of your FTEs' premium costs. The tax savings is worth up to 50% of your contribution toward employees' premium costs (up to 35% for tax-exempt employers).

Makes it easy to compare coverage options

The SHOP Marketplace presents cost and coverage details in a standard format, using simple language that makes it easy to compare coverage options. You can compare plans based on price, benefits, and other features that are important to you and your employees.

Provides health plans run by private companies

Plans are run by private health insurance companies, the same way small group plans are run. All plans offer the same set of essential health benefits, like doctor visits, preventive care, hospitalization, and prescriptions. There are also limits on the differences in premiums that insurance companies can charge based on age, and restrictions on charging individuals more based on pre-existing conditions.

Getting Help

There are 3 ways to get answers to your questions.

- 1. HealthCare.gov:** There are a variety of SHOP Marketplace resources and tools to help you find the coverage that works for your business.
- 2. Agents and Brokers:** Licensed insurance experts registered with the SHOP Marketplace can help you with the decision making and enrollment process, typically at no cost to you. Visit [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to search for an agent or broker in your area.
- 3. The SHOP Call Center:** You can contact the SHOP Call Center at **1-800-706-7893**, Monday – Friday, 9 a.m. - 7 p.m. ET. TTY users should call 711 to reach a SHOP call center representative.