

SHOP Marketplace

Health Insurance for Small Businesses

Why Businesses Value the SHOP Marketplace

As a small business owner, you understand the value of providing employees with affordable, high-quality health and dental coverage. Enrolling in coverage through the Small Business Health Options Program (SHOP) Marketplace provides you and your employees with added value, and allows you to take care of your employees without hurting your bottom line.

More businesses are choosing to enroll in coverage through the SHOP Marketplace because of access to tax credits, savings on high-quality health plans, the ability to offer a choice of plans to employees, and a variety of resources available to small employers and their employees on [HealthCare.gov](https://www.healthcare.gov).

The SHOP Marketplace is the only way to take advantage of the [Small Business Health Care Tax Credit](#). The tax credit is designed to help small businesses with fewer than 25 full-time employees with low to moderate wages cover the costs of providing health coverage. To be eligible for the tax credit, you must pay at least 50% of your employees' self only premium costs. The tax savings may be worth up to 50% of your contribution toward employees' premium costs (up to 35% for tax-exempt employers). The Small Business Health Care [Tax Credit Estimator](#) can help you determine if you may be eligible, and how much you could save.

With the SHOP Marketplace, you and your employees benefit from consumer protections that help you get real value for your premium dollars. All plans offered in the SHOP Marketplace meet the quality standards established by the Affordable Care Act. This means there are limits on premium costs for businesses with older employees and employees with high health care costs. There are also limits on the share of premiums going to insurance companies' profits and administrative costs, all of which helps keep plans affordable.