

The Assisters Guide to Helping Employers Enroll in the SHOP Marketplace

Small business employers with 100 or fewer full-time equivalent employees (FTEs) can apply for health coverage anytime through the SHOP Marketplace. As you help employers through the enrollment steps below, be sure to provide information in a fair, accurate, and unbiased manner – and remember, you can't tell employers or employees which plan to select.

If the employer is in a state **that isn't** running its own SHOP Marketplace, use HealthCare.gov to help the employer enroll. Select **APPLY NOW** for the employer's state, then follow the steps below.

If the employer's business is in a state **that's** running its own SHOP Marketplace, the employer should follow their state's application and enrollment process. Visit the [small business employer page](#) on HealthCare.gov and select the employer's state from the drop down menu.

1

Create account

- Create username and password on HealthCare.gov.
- Create security questions.
- Complete profile.
- Verify identity.

2

Verify eligibility

- Search through a list of authorized agents/brokers to act on their behalf.
- Enter employer and contact information.
- Verify employer meets all SHOP Marketplace requirements.
- Enter employee information.
- Review and sign application.
- Get an eligibility confirmation.

3

Create enrollment criteria

- Set enrollment period.
- Set the effective date of coverage.
- Select new employee waiting period.
- Decide how to offer coverage.
- Set your premium contribution.
- Select coverage.

4

Enroll employees

- Tell employees about coverage offer.
- Track employee participation.

5

Submit application

- Review employer application.
- Sign the SHOP user agreement.
- Submit application.
- Pay first month's premium.

