

## 8 things you can do to get ready

- 1. Learn about SHOP.** You'll want to understand how SHOP works, which businesses qualify, and how using SHOP can benefit you and your employees. Use the SHOP Full-time Equivalent Employee Calculator at [HealthCare.gov/fte-calculator/](http://HealthCare.gov/fte-calculator/) 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.
- 3. Preview health plans that may be available to you.** Use the Premium Estimator Tool at [HealthCare.gov/find-premium-estimates/](http://HealthCare.gov/find-premium-estimates/) to see plans and get premium estimates to help you set your budget.
- 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 coverage.** You'll need to choose a month to start coverage. Consider what timing would work best for you and your employees.
- 6. Find out if you may be eligible for a tax credit.** The SHOP Tax Credit Estimator can help determine if your business may qualify for the Small Business Health Care Tax Credit, and if it does, how much it could be worth to you. Visit [HealthCare.gov/small-business-tax-credit-calculator/](http://HealthCare.gov/small-business-tax-credit-calculator/).
- 7. Get organized.** You'll want to have basic information about your business organized and available, like a list of employees you plan to cover, both full-time and part-time, and your tax ID number.
- 8. Look for help.** Licensed agents and brokers may be able to help you with your SHOP options at no additional cost to you and your employees. You also may continue using your current licensed agent or broker to buy health coverage through SHOP.



 Health Insurance Marketplace

CMS Product No. 11630  
Revised August 2014

# About the SHOP Marketplace



### **The SHOP Marketplace is open for business**

Today, small employers like you have a simpler way to find and buy health coverage that meets the needs of your employees and fits your budget. Through the Small Business Health Options Program (SHOP), you have more choice and control over your health insurance spending.

**You control the coverage you offer**, and how much you pay toward employees' premiums.

### **Access to tax benefits**

You can get the Small Business Healthcare Tax Credit only when you buy coverage through SHOP. To qualify, you must have fewer than 25 full-time employees (FTEs) making an average of about \$50,000 a year or less. You must also pay at least 50% of your full-time employees' premium costs. The tax savings is worth up to 50% of your contribution toward employees' premium costs (up to 35% for tax-exempt employers).

SHOP makes it easy for you to take advantage of other cost savings, like the chance for you and your employees to use pre-tax dollars to make your premium payments.

### **Consumer protections for you and your employees**

With SHOP, you and your employees will benefit from consumer protections that help you get real value for your premium dollars. There are limits on the higher premiums insurance companies can charge businesses with older employees, and employees with high health care costs won't increase your group's premium. There are also limits on the share of premiums going to insurance companies' profits and administrative costs.

### **Health plans run by private companies**

Health plans available through SHOP 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.

### **New plan information for 2015 coverage**

Starting November 2014, plans will present new cost and coverage information in a standard format, using simple language that's clear and easy to understand. You'll be able to easily compare plans based on price, benefits, quality, and other features that are important to you and your employees.

### **NEW! Enroll online November 2014**

Starting November 2014, you and your employees will be able to visit **HealthCare.gov** to enroll online for coverage starting January 2015. To apply, you can complete a single application and choose the coverage that works for your business. You can also work with an agent or broker to enroll.

### **Visit HealthCare.gov for more information**

Get answers to your questions and sign up for e-mail or text updates at **hlthc.re/SHOPsignup**. You can also call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a SHOP call center representative.

