



How Employers Enroll in SHOP Insurance

The Small Business Health Options Program (SHOP) helps small businesses with 1–50 employees provide private insurance to their employees. It's also generally the only way to access the Small Business Health Care Tax Credit, which can save eligible employers up to 50% of their employer contribution.

You can enroll in SHOP plans through an insurance company or with the help of a SHOP-registered agent or broker. This may be different than how you may have enrolled in SHOP in the past. Specific enrollment steps may vary by insurance company, but see the next page for some guidelines to help you with the enrollment process.

Visit HealthCare.gov. [HealthCare.gov/small-business](https://www.healthcare.gov/small-business) is your resource for SHOP information. You'll find information on SHOP eligibility, available plans, how much you may be able to save with the Small Business Health Care Tax Credit, and more.

Get help from an agent or broker. SHOP-registered agents and brokers are experts on helping small businesses choose the right health insurance. They can guide you through the decision-making process and help you enroll. You can continue working with your current agent or broker, as long as they're registered to sell SHOP insurance. Visit [localhelp.HealthCare.gov](https://localhelp.healthcare.gov) to find an agent or broker who can help. You can also use the Help On Demand tool at Marketplace.helpondemand.com/lp/2117DCF4-7D7C-4985-A45B-29C431634561 to get immediate help from an agent or broker.

Select your SHOP plan. When picking a plan, consider the monthly cost, deductible, provider network, and prescription drug coverage. You should contact your insurance company or your agent or broker for any important enrollment steps or application deadlines. Make sure you plan ahead when enrolling. You'll need to leave enough time to gather and provide important information about your business, and allow your employees to review your coverage offer.

Verify your eligibility. If you're enrolled in SHOP, you'll need to verify that you're eligible to participate at [forms.CMS.gov/shop-eligibility-determination-form](https://forms.cms.gov/shop-eligibility-determination-form). You'll get an eligibility decision right away. Keep it for your records. You may need this to enroll or apply for the Small Business Health Care Tax Credit.

Pay premiums and manage coverage. You'll pay your premium to your insurance company. Individual insurance companies may accept different methods for payment, or have different payment deadlines. Your insurance company can terminate your coverage if you don't pay your premiums, so check with your insurance company to make sure it receives your payments on time. You'll also work with your insurance company to make changes – like adding or terminating an employee – throughout the year.

Questions?

Contact your insurance company or agent or broker for most questions about applications, enrollment, and renewing, changing, or updating coverage. For questions about the SHOP eligibility determination process, contact the SHOP Call Center at 1-800-706-7893 (TTY: 1-888-201-6445).

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](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 can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.

