

SHOP Minimum Participation Rates

During most times of the year, if you want to participate in the SHOP, a certain percentage of your eligible employees must enroll in the plans you offer — 70% in most states. However, from November 15 – December 15, you don't have to meet this minimum participation rate.

In most states, 70% of your eligible employees must enroll in the plan(s) you offer. This percentage is different in these states:

State	SHOP Marketplace minimum participation rate
Iowa	75%
Louisiana	75%
Mississippi	0%
New Hampshire	75%
South Dakota	75%
Tennessee	50%
Texas	75%
Utah	75%

How the minimum participation rate is calculated

SHOP participation rates are calculated by dividing the number of employees enrolling in SHOP coverage plus those with other coverage by the total number of employees offered SHOP coverage. Other coverage can include insurance from another job, individual private insurance, another person's/spouse's job, Medicare, Medicaid, TRICARE, VA health care programs, and the Indian Health Service.

Don't include non-employees (owner, spouse of owner, COBRA enrollees, and retirees) in this calculation.

Here's how to figure out the total number of employees offered SHOP coverage:



of employees
ACCEPTING
SHOP coverage



of employees
DECLINING
SHOP coverage



Total # of
employees offered
SHOP coverage

Use the SHOP Minimum Participation Rate Calculator at [HealthCare.gov/small-businesses/shop-calculators-mp/](https://www.healthcare.gov/small-businesses/shop-calculators-mp/) to see how many of your employees must accept your coverage offer. If you don't reach the required minimum participation rate, you have 3 options:

- 1. Update your coverage offer and try to enroll again.** For example, you can change the coverage you offer, or increase the amount you contribute to your employees' premiums as an incentive to increase participation. You'll have to start the enrollment process over again, but you can use the information from your initial application. If you decide to wait to enroll, you can reapply at any time during the year.
- 2. Enroll between November 15 – December 15.** During this period each year, the minimum participation requirement doesn't apply.
- 3. Withdraw your offer of coverage.** If you didn't meet the minimum participation rate when you applied, you can withdraw your offer and wait to offer coverage another time during the year when you think you'll have more employee participation.

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](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

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