

# HealthCare.gov

## The SHOP Marketplace for Employers

The Small Business Health Options Program (SHOP) Marketplace is for small employers who want to provide health and dental insurance to their employees — affordably, flexibly, and conveniently.

### Five Reasons to Use SHOP

1. The SHOP Marketplace offers high-quality plans from private insurance companies.
2. You have choice and flexibility. You can:
  - Offer your employees one plan, or let them choose from multiple plans
  - Offer only health coverage, health and dental coverage, or only dental coverage
  - Choose how much you pay toward your employees' premiums, and whether to offer coverage to their dependents
- Decide how long your employees' initial enrollment period is, and how long new employees must wait before joining the plan
3. You can handle everything online — applying, choosing plans, managing your coverage, and paying your premiums — whenever it's convenient for you.
4. You can use your current agent or broker, work with any SHOP-registered agent or broker, or handle everything yourself. You won't pay more if you use an agent or broker. Click [See how to work with an agent or broker in SHOP](#) for more information.
5. If you have fewer than 25 employees, you may qualify for a small business health care tax credit worth up to 50% of your premium costs. Click [Small Business Health Care Tax Credit](#) for more information.

### New for SHOP 2017

The SHOP Marketplace is introducing some great new features that make it easier to choose, manage, and get support when buying SHOP plans. Starting with 2017 plan year coverage, using the SHOP Marketplace you can:

- **Offer employees more choice.** Like last year, you can still offer employees a single health insurance plan, or let them choose any available plan within a single coverage category you select.
- **Know more about your costs before you enroll.** You can now see a breakdown of your premium costs by each employee and dependent (if applicable), instead of seeing only your total monthly premium.
- **Find an agent or broker more easily.** Once an agent or broker completes Marketplace registration, they can immediately enroll employers in SHOP Marketplace plans. For agents and brokers, this means you can start selling faster. For employers, you'll have more SHOP-registered agents and brokers to choose from in your area more quickly.

### Local Assurances

<b>Family Resource Network</b>	<b>Phone:</b> 800-355-0271 <b>Email:</b> <a href="mailto:frnnavigator@familyresourcenetwork.org">frnnavigator@familyresourcenetwork.org</a> <b>Website:</b> <a href="http://www.frnnavigator.org">http://www.frnnavigator.org</a>
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### **For More Visit:**

- **Online:** <https://www.healthcare.gov/small-businesses/provide-shop-coverage/resources/>
- **Call:** 1-800-706-7893 (TTY:711) weekdays from 9am to 7pm eastern time.