

SHOP Marketplace

Health Insurance for Small Businesses

Get Ready to Enroll in the SHOP Marketplace

As a small employer, you know how important it is to offer high-quality, affordable health and dental coverage that meets the needs of your business and your employees.

The Small Business Health Options Program (SHOP) Marketplace can help you do that by offering flexibility, choice, and the convenience of application and account management all through HealthCare.gov.

Determine if you're eligible

To qualify for coverage through the SHOP Marketplace, your business must:

- Have at least one [common-law employee](#) on payroll who's also enrolling in coverage
- Employ 50 or fewer individuals
- Meet the minimum participation rate for your state (see the Minimum Participation Rate Calculator at [HealthCare.gov/small-businesses/choose-and-enroll/tools-and-calculators](#))
- Have a principal business address within the state where you're buying coverage

Learn more about eligibility requirements by visiting [HealthCare.gov/small-businesses/provide-shop-coverage/qualify-for-shop-marketplace](#).

Prepare to enroll

To get ready for enrollment

- **Set your budget.** How much are you able to spend for coverage? How much will your employees be able to spend for their coverage? Do you want to offer your employees dependent and dental coverage, too?
- **Get organized.** Consider what's most important for your budget and your employees. While cost is important, also think about what benefits are important, like services covered, in-network providers, and prescription drug coverage. All plans offered through the SHOP Marketplace are high quality and provide a set of [essential health benefits](#). They all cover [pre-existing conditions](#) and some [preventive services](#), like shots and screenings, without charge.
- **Get help.** SHOP Marketplace registered agents and brokers are available at no cost to you to help you determine your options and manage your enrollment.
- **Research and compare plan options.** You can see plans and prices by visiting [HealthCare.gov/see-plans/small-business](#) to compare available plans side by side.
- **Decide when you want coverage to start:** You can enroll in the SHOP Marketplace at any point throughout the year, and there's no restricted enrollment period to when you can start offering your employees SHOP Marketplace coverage. Think about what timing works best for you and your employees. If you enroll and pay your premium by the 15th of the month, coverage will start on the first day of the next month. If you enroll after the 15th of the month, you'll have to wait a full month for coverage to start.

Prepare to enroll (continued)

- **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. In most states, at least 70% of your full-time employees must enroll in your SHOP Marketplace plan or have coverage from another source, such as a spouse's plan or Medicare. If your business doesn't meet this requirement, you can enroll November 15 – December 15 each year, when the minimum participation requirement is waived.

Ready to get started? Visit [HealthCare.gov/small-businesses/choose-and-enroll/enroll-in-shop](https://www.healthcare.gov/small-businesses/choose-and-enroll/enroll-in-shop) to start your enrollment application.