8 things you can do to get ready now

1. **Make sure you understand how insurance works.** For example, you'll want to understand the difference between premiums and out-of-pocket costs, like deductibles and copayments. You'll want to compare these details to help determine which plans are right for you and your employees. Visit **HealthCare.gov** to learn more about how insurance works.
2. **Learn about different types of health insurance.** Through SHOP, you'll be able to choose a level of coverage that gives you and your employees the right balance of cost and benefits.
3. **Learn about SHOP.** You'll want to understand how SHOP works, which businesses qualify, and how using SHOP can benefit you and your employees.
4. **Start thinking about when to begin coverage.** You'll need to choose a month to start coverage. Consider what timing would work best for you and your employees.
5. **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.
6. **Get organized.** You'll want to have basic information about your business organized and available, like a list of employees you plan to cover and your tax ID number.
7. **Make a list of questions you have before it's time to choose which health plans you'll offer.** Consider what's most important for your budget and your employees.
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 insurance through SHOP.

DEPARTMENT OF HEALTH & HUMAN SERVICES · USA

Health Insurance Marketplace

CMS Product No. 11630
June 2013

About the SHOP Marketplace

A new way to buy health insurance for your small business
Today, small employers like you have a tough time finding and affording coverage that meets the needs of your employees. Starting in 2014, you'll have more choice and control over your health insurance spending through the Small Business Health Options Program (SHOP), a new program that simplifies the process of buying health coverage for your small business.

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

Access to tax benefits
In 2014, you can get the Small Business Healthcare Tax Credit only when you buy coverage through SHOP. To qualify, you must have fewer than 25 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.

New consumer protections
You and your employees will also benefit from new protections that help you get real value for your premium dollars. There are new limits on the higher premiums insurance companies can charge businesses with older employees, and an employee with high health care costs no longer increases your group's premium. There are also new limits on the share of premiums going to insurance companies' profits and administrative costs.

Insurance plans run by private companies
Health plans available through SHOP will be run by private health insurance companies, the same way small group plans are run now. All plans will offer the same set of essential health benefits, like doctor visits, preventive care, hospitalization, and prescriptions.

Starting October 1, 2013, plans will present their cost and coverage information in a standard format, using simple language that's clear and easy for you to understand. You will be able to easily compare plans based on price, benefits, quality, and other features that are important to you and your employees. You can complete a single application and choose the coverage that works for your business. You and your employees will be able to enroll through your broker or online through the Marketplace.

Visit HealthCare.gov now for more information
Get answers to your questions and sign up for e-mail or text updates. You can also call the Health Insurance Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325.