SHOP Marketplace Health Insurance for Small Businesses

EMPLOYER ENROLLMENT USER GUIDE

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SHOP Marketplace - Employer Enrollment Application

The online SHOP Marketplace is open for employers with 1-50 employees to enroll in coverage, in most states. If you already have coverage through the SHOP Marketplace, you'll need to visit HealthCare.gov to renew your coverage. Learn more about SHOP Marketplace renewals at **Marketplace.cms.gov/technical-assistance-resources/shop-renewal-guide.pdf**.

If your business is in one of these states, use this document to guide you through the enrollment process:

Alabama	Maine	Pennsylvania
Alaska	Michigan	South Carolina
Arizona	Missouri	South Dakota
Delaware	Montana	Tennessee
Florida	Nebraska	Texas
Georgia	Nevada	Virginia
Illinois	New Hampshire	West Virginia
Indiana	New Jersey	Wisconsin
Iowa	North Carolina	Wyoming
Kansas	North Dakota	
Kentucky	Ohio	
Louisiana	Oklahoma	

If your business is in a state that's not listed above, that means the state is running its own SHOP Marketplace. You'll need to follow your state's application enrollment process.

To find your state's SHOP Marketplace, visit **HealthCare.gov/smallbusinesses** and select your state from the drop-down menu, or contact the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9a.m. - 5p.m. ET. TTY users can call 711 to reach a call center representative.

If you're working with a SHOP Marketplace registered agent or broker, they'll follow the same process you do to complete your application. You may authorize an agent or broker to help with your application and enrollment at any time.

Important: You can stop at any point in the application and save your information. To return to where you stopped, select **My eligibility**, then select **Edit enrollment** in the **Actions** field. The system will time out after 30 minutes of inactivity.

Create a Marketplace account

To start the SHOP Marketplace enrollment process, visit HealthCare.gov and create your account. After you create an account, you can store all business, employee, and coverage information, and access the SHOP Marketplace enrollment application. If you're renewing your enrollment or shopping for a new plan, you can use your existing account.

 Select your state. Visit the small business employer page at HealthCare.gov/small-businesses/employers and select your state from the drop-down menu. Select the state where your primary business address is located. Then select APPLY NOW.

Note: If you already have a Marketplace account, you can select **Log in** to use the same account for the SHOP Marketplace (same username and password).



• Answer a few questions. On the Create an account page, you'll enter your first and last name, email address, and preferred password.

Next, you'll answer a few security questions. These questions will be helpful in case you forget your username and/or password and have trouble logging in.

• Select the box stating that you understand and agree with HealthCare.gov's privacy policy and, then select **CREATE ACCOUNT**.

Note: When you create your account, the information you provide is case sensitive. Remember to enter the information the same way when you log-in.

HealthCare.gov	Individuals & Families	Small Businesses	Log in Español
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	another account. <u>Get help if you're hav</u> Select your state to get started.	ing trouble logging into your account.	
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	Type an answer		
	Type an answer		
	 I understand and agree with the I 	lealthCare.gov privacy policy and terms	
	and conditions. The Marketplace will send you emails v updates and reminders. You can unsut the bottom of any Marketplace email.	ith important enrollment information, iscribe at any time by clicking the link at	
	CREATE	ACCOUNT	
	Aiready have a	n account? Log in.	

Verify your email address. You must verify that the email address you gave for the account is correct. You'll get an email with a link that's unique to you. Follow the instructions on the screen.
 Note: If you don't verify your email address within 48 hours of getting the email, the link in the email will expire. You'll need to get another verification email before you try to log into your account.



After you verify your email address, you'll see a "Success!" page letting you know that your account has been created. Select **CONTINUE** to create your profile and verify your identity.

HealthCare.gov	Learn	Get Insurance		Español
Success! Your account has bee With this account, you meets your needs.	n created. can use the Health Insc	irance Marketplace to find health	coverage that fits your budget and	
			CONTINUE	

If you try to log into your account without verifying your email address, you'll get an expiration notice. Select **Resend Verification Email** on the expiration notice and follow the steps above to verify your email address.

Create a profile

The next step to prepare for enrollment is to create your profile. This process is used to verify your identity and protect your privacy.

- Log into your Marketplace account. Enter your new username and password, then select I ACCEPT on the Terms & Conditions page.
- Select the employer application. On the WELCOME page, select VISIT EMPLOYER MARKETPLACE.
- Review your information. Carefully review the details on the My Profile page and add or change any information that's missing, like your phone number and address. Select Verify Now.



Verify your identity

To protect your personal information, you must verify your identity.

Start identity proofing. On the Verify your identity screen, select GET STARTED. This process
will help protect your employees' and your personal information. Without this identity verification
process, someone else could create an account in your name without your knowledge.



- Enter data in required fields. On the Contact information page, enter this data in the required fields:
 - First and last name. Enter your first and last name as they appear in legal documents, like a driver's license or passport, and add any suffixes (like Sr, Jr, II, etc.)
 - Date of birth
 - Social Security Number (optional)
 - Email address
 - Street address, City, State, ZIP code, preferred phone number, and phone type

Review and select **CONTINUE**.

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VERIFY YOUR IDENTITY Contact information	Contact in	nformatio	on		
2 Identity questions	Tell us about as it appears Security card All fields are required uni characters. like accents. I	yourself. U: on legal do). ess they're marked opt Ides, etc.	se your co cuments	omplete n (like your	ame, Social ^{edal}
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• Answer questions to verify identity. Answer personal questions on the Identity questions page to confirm your identity. These questions will be different for each person. You must answer all the required questions to start the SHOP Marketplace enrollment process. Select CONTINUE.

Note: If you don't answer the questions correctly after 2 tries, you'll get a failure message.



On the next screen, you'll see one of these messages:

• Your identity has been verified.

If your identity is verified, select **CONTINUE** to start your SHOP application.



• Your identity wasn't verified.

If your identity wasn't verified, follow the directions on the screen. If you need help, call Experian Verification Services at 1-866-578-5409. In some cases you may be asked to submit documents to verify your identity. You'll have to finish this process before you can complete the SHOP Marketplace application. To learn more about identity verification, visit **HealthCare.gov/***individual-privacy-act-statement*.



Browse SHOP Marketplace plans

Before you get started, you have the option to preview health and dental plans that may be available to you at **HealthCare.gov/see-plans/small-business**.

HealthCare.gov	Individuals & Families	Small Businesses	Log in	Español
Important: The premiums below are only e	stimates. You'll need to submit a SHOP Marketpi	ace application to get final plan prices. So	me plans and details you see here may ch	enge.
	23 Health Plans			
BACK TO QUESTIONS	Vewing:	Sort by monthly premium		
NARROW YOUR RESULTS See only plans with these features	CareFirst BlueChoice - Bl	ueChoice HMO Referral	Comp	are
Premium less than \$200 (5) less than \$300 (18)	Bronze HMO National Provider Network Pten ID: 10207VA0550002			
less than \$400 (22) less than \$600 (23)	EMPLOYER'S ESTIMATED MONTHLY PREMIUM \$160	ESTIMATED DEDUCTIBLE \$4,000 Estimated individual total	ESTIMATED OUT-OF-POCKET MAXIMUM \$6,350	
Health plan categories Bronze plans (5)	Number of people covered: 1	\$8,000 Estimated family total	Estimated individual total \$12,700 Estimated family total	
Gold plans (7) Ptatinum plans (5)				
Plan Types PPO (4) HMO (18) POS (1)	COPAYMENTS / COINSURANCE Primary doctor: 20% Coinsurance after de Specialisti doctor: 20% Coinsurance after d Emergency room care: 20% Coinsurance a Generio drugs: \$10 Copay after deductible	duofible ieduofible fter deduotible	Summary of Benefits Provider directory	
Insurance companies		LEARN MORE ABOUT THIS PL	6N	

Start a SHOP Marketplace application

Once you decide that SHOP Marketplace coverage might be right for you, you can start the application process. Choose the state where your business is located from the drop-down menu, then select **APPLY**. You must have a primary business address in the state where you're applying for SHOP Marketplace coverage. If you have multiple businesses or operate in multiple states, visit **HealthCare.gov/small-businesses/provide-shop-coverage/business-in-more-than-one-state** for more information.



 Get help with your SHOP Marketplace application. You can get an authorized agent or broker to help with your SHOP Marketplace application at any time. They can help you with the enrollment process, health and/or dental plan selection, and provide account management support.

Select the **Find an agent/broker** tab to get SHOP Marketplace enrollment help from an agent or broker. On the **Find an agent/broker** page, you can search a list of agents and brokers registered to work with the SHOP Marketplace in your area. Enter information about your location and preferred language.

HealthCare.gov	Manage enrollment Manage employees My	account Find an agen	t/broker Get assistance -
9 DE: Change state		Español	Log out Johncarson0406@yopmail.com
E Find an agent/broker	Find an agent/brok	er	
	You can choose to get SHOP enrollment he agent or broker listed in the search has con to assist you.	lp from an agent or broke npleted the SHOP privacy	er registered to work with SHOP. Each and security agreement and is able
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	To search for an agent/broker, enter inform also enter your agent/broker's information	nation about your location if available.	n and preferred language. You can
	If you don't want to find an agent/broker, d	ick one of the tabs above	to continue your application.
	ZIP code	Distance	OP application.
		Select	v
	Agent/broker last name	National Pro	ducer Number (NPN)
	Language		
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You'll have to authorize the agent/broker to act on your behalf. You can revoke the agent/broker's authorization if you no longer want help or you want to change agents/brokers. **Note:** You can only change agents and brokers twice within 12 months.

- If you already have an agent or broker, you can enter the agent/broker's name and National Producer Number (NPN), if available.
- Make sure your agent or broker has completed their own SHOP Marketplace registration requirements, so you can authorize them to act on your behalf.
- Enter information about your business. On the My account tab, select My eligibility. Then select Create eligibility. On the Business information page, enter details about your business, like business name, business address, phone number(s), Federal tax ID, and employer type.

Select how you want to get official messages from the SHOP Marketplace, and your preferred language from the preferred method of contact and preferred spoken language drop-down menus.

If you were previously enrolled in the SHOP Marketplace and had a lapse in coverage, the business information you entered before will display.

Here's how you complete each field on the **Business information** page:

Legal business name	Enter the exact name of your business as listed on your tax documents.
Doing business as name (optional)	If your business runs under a different name, list the name here.
Federal Employer Identification Number (EIN)	Enter the 9-digit number that your business is registered under. HealthCare.gov will make sure the EIN is unique within your chosen state.
Business type	Select the best description of your business: • Church/Church affiliate • State/Local Government • Foreign Government • Non-profit organization • Tribal government • Private sector Corporation type (if private sector): • C Corporation • S Corporation • Limited Liability Company (LLC) • 1040 Schedule C Business (self employed) • Tax Exempt organization (to include corporation, trust, or association
Business billing address	Enter the address where all paper correspondence, including invoices, will be sent.
Business billing address phone number	Enter the phone number to contact you about billing questions.
Primary business address	Enter the address of your primary business location. To be eligible for SHOP Marketplace coverage, the address must be in the state you're requesting coverage.
Primary business phone number	Enter the phone number of your business.

Note: The county will fill automatically once you enter a ZIP code. If a ZIP code overlaps counties, you must manually select the county where your primary business address is located. The SHOP Marketplace validates all addresses against United States Postal Service (USPS) data. If we can't confirm your address, you'll see an address validation page telling you to select the correct address.

Change state			Español	Log out johncars	ion0323@yopmail
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Employer details	Business inte	inductori			
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A Signature	To be eligible, your small bus coverage, and have at least o owner or business partner er employees, and offer SHOP o All information is required ur	iness must have a pri ine employee who isin nrolling in coverage. Y xoverage to all full-tim aless otherwise noted	mary business addres t the owner or busine ou must have 50 or fe e employees. You may save your o	ss in the state who iss partner or the ewer full-time equ data at any point a	ere youre buying spouse of the ivalent (FTE) ind return later
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ELIGIBILITY APPLICATION Employer details	Business information	on	
2 Eligibility	A field with an asterisk (*) before it is a requir	d field.	
3 Employee details	*Business name		*Name to display for SHOP
4 Signature	*Preferred method of contact		*Preferred spoken language
	Email address	•	English
He	calthCare.gov Manage enrollment Manage employees My acco	ant Find an agent.	BACK SAVE & CONTINUE
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	Business billing address Address found		
	S00 N Glebe Rd Arlington, ARLINGTON VA 22203		
	Address you entered 800 N Glebe Rd Arlington, ARLINGTON VA 22205		

• Enter the primary contact for your business. Enter the information for the person you want to have access to your account to make premium payments and update enrollment information for the business. The full name will automatically appear with the name used to create the account. You must enter the title, email address, mailing address, and phone number of your primary contact. You can select the preferred method of contact and a language preference. If you don't make a selection, the language preference will default to English.

BACK SAVE & CONTINUE

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ACCESSIBILITY | PRIVACY POLICY | USING THIS SITE | PLAIN WRITING | WEWERS & PLAYERS

Note: You have the option to add a secondary contact. The secondary contact won't have the same rights as the primary contact, but will be authorized to talk to the health insurance company on behalf of the account.

GLOSSARY | CONTACTUS | ARCHIVE

A federal government webste managed by the U.S. Centers for II edicare & Medicald Services. 7508 Security Boulev and, Battimore, MD 21244

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ELIGIBILITY APPLICATION Employer details	Employer info	ormation -	- Primary	contact
2 Eligibility				
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2 curbiologi dermiti	*First name Mi	ddle name	*Last name	Suffix
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	johncarson0323@yopmail.com			
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	Preferred spoken language		Preferred written l	anguage
	English	•	English	•
	Would you like to add a	secondary conta	act?	

- Verify that you meet all SHOP eligibility requirements. On the Eligibility page, you'll verify that your business meets the requirements below to be eligible to participate in the SHOP Marketplace. Select the box next to each statement.
 - This business has 1-50 full-time equivalent (FTE) employees and has a primary business address in the state where I'm applying for this SHOP Marketplace coverage.
 - All full-time employees of this business will be offered SHOP Marketplace coverage.
 - This business has at least one employee who isn't the owner or business partner, or the spouse of the owner or business partner.

Select SAVE & CONTINUE.

Note: If you don't select all boxes verifying that you meet the requirements above, you'll see a message that you're ineligible for SHOP Marketplace coverage. **You can still continue with the application**, **but you won't be considered eligible for SHOP Marketplace coverage**.

HealthCare.gov	Manage enrollment Manage employees My account Find an agent/broker Get assistance -
♀ IL: Change state	Español 🕹 Log out johncarson0323@yopmall.com
 ELIGIBILITY APPLICATION Employer details Eligibility Employee details Signature 	<section-header></section-header>
	DACK SAVE & CONTINUE

- Enter employee information. On the Employee details page, you'll list all employees who will get a coverage offer, including you. To complete the employee roster, you'll need each employee's legal first and last name, date of birth, and Social Security Number. While not required, it's also important to include each employee's email address so they can be notified directly about your coverage offer. You'll also enter their address, employment status (like full or part-time), date of hire, and contact preferences. You can select one of these 3 options to list your employees:
 - 1. Select **ADD EMPLOYEE** to enter employee information one at a time on the employee roster screen.
 - 2. Select **BLANK ROSTER** to download a blank Excel roster template to enter each employee's information.
 - 3. Select **COMPLETED ROSTER** to upload an Excel file with your employees' information. After you select the file from your computer, the file name will appear in the employee roster dialogue box.

Note: You can download the 1997-2003 Excel template on the employee roster page. You can only upload the 1997-2003 Microsoft Excel file. You'll get an error message if the file isn't in the right format.

You can also add dependent information, but this is optional. Your employees may enter this information when they review your coverage offer.

On the employee roster, each employee is assigned a "participation (or unique) code." The SHOP Marketplace will email this code to employees using the email address listed on the employee roster. If there's no email address listed, you'll have to provide the code to them. Your employees need this code to review and respond to your coverage offer, and complete their applications. If an employee doesn't get their participation (or unique) code, or needs it again, you can look it up in your Marketplace account. Your authorized agent or broker (if you have one) and the SHOP Call Center can also help you and your employee find their participation (or unique) code.

Once you've created or uploaded an employee roster, select **SAVE & CONTINUE**. You can review and edit the roster as employees are added.

To update information for a specific employee, you can sort the roster and perform a search. You can't upload a new roster if there's an employee already entered in the current roster.

After you send the coverage offer to your employees, only employees on the roster at this point will be included in your initial Open Enrollment Period. Any employees you add after this will get a Special Enrollment Period (SEP). We'll explain SEPs in more detail later in this guide.

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IL: Change state			Español	Log out johnca	rson0323@yopmail.c
ELIGIBILITY APPLICATION	Emplove	e roster for	8		
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4 Signature	 List all eligible en can't be the only At a minimum, you week throughout All employees we coverage. You must add ne the roster after of You need to list thes coverage. This lets you 	nployees, even if some m one listed on the roster. ou must offer coverage to t the year. orking 30 or more hours of ew employees to the roste coverage has started. se people so you can trac rou determine if you mee	ay not accept coverage. You o each employee working ar a week should be listed, eve er within 30 days of their hir k the percentage of employ t the minimum participate r ster [.xis 180 KB]	a can Include yo n average of 30 n if they don't p re date if you're ees who accept ate. COMPLETED R Browse	urself, but you or more hours a lan to accept adding them to your offer of OSTER () o file selected.
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Review and sign your application. On the Signature page, you'll need to certify that the
information on your application is valid. Select the box showing that you agree to the terms of the
application, enter your full name, and select SAVE AND CONTINUE (see the Signature screen on
the next page).

HealthCare.gov M	anage enrollment Manage employees My account Find an agent/broker Get assistance -
♀ IL: Change state	Español 🕹 Log out johncarson0323@yopmail.com
 LiGiBiLITY APPLICATION Employer details Eligibility Employee details Signature 	<form> Control Control</form>
	BACK SAVE & CONTINUE

• **Get an eligibility confirmation.** You'll get a confirmation letting you know if you're eligible to buy coverage through the SHOP Marketplace for your business.

Select **CONTINUE** to go to the **My eligibility** page and start your enrollment application. You can also view, withdraw, or update your application there.

If you're not eligible, you can select **File an appeal** or **Return to My Account** to withdraw your current application and start a new one.



Submit a SHOP Marketplace appeal

To submit an appeal, select **Create appeal** in the **Actions** field to get the appeal request form. Print the appeal request form and mail it to the address on the form. You have 90 days from the date in your SHOP eligibility determination notice to request an appeal.

You'll be notified by mail of the outcome of the appeal request within 90 days of the date you submit your appeal request form. Learn more about SHOP Marketplace appeals at **Healthare.gov/small-businesses/choose-and-enroll/appeal-a-shop-decision.**



Withdraw your application

If you want to terminate your application, select **Withdraw application** in the **Actions** field. Enter the reason for withdrawing your application from the drop-down menu and select **WITHDRAW APPLICATION**.

Create your enrollment criteria

Select **Create enrollment** in the **Actions** field on the **My eligibility** page to start your enrollment criteria.

- Set your enrollment period. On the Set enrollment period page, you can set the:
 - **Enrollment period**. Your group's enrollment period is the timeframe your employees have to review your coverage offer, and accept or decline coverage. Remember, you should submit your application by the 15th of the month if you want your coverage to start on the first of the following month.
 - **Effective date of coverage**. The effective date of coverage is the day you want to start coverage for your employees. The last day employees have to enroll must be on or before the 15th of the month prior to the coverage start date.

• New employee waiting period. You can decide how much time must pass before coverage can become effective for a new employee hired after your SHOP Marketplace initial Open Enrollment Period or coverage renewal. You're not required to set a waiting period, but if you do, you can choose 0, 15, 30, 45, or 60 days.

Learn how your coverage start date might affect your costs at HealthCare.gov/help/doesthe-coverage-start-date-affect-my-costs.

Select SAVE & CONTINUE.



 Select how you'll offer coverage. On the Decide how you offer coverage page, you'll choose whether you want to offer your employees one plan or a choice of plans (called "Employee Choice").

Note: You don't have to offer both health and dental coverage to your employees. You may choose to offer only health or only dental coverage. There's no minimum participation rate requirement to enroll in a dental plan. If you offer dependent coverage, dependents can enroll in a dental plan without also enrolling in a health plan, and vice versa. Similar to health plans, employees must enroll in a dental plan before their dependents may enroll in a dental plan.

You have 3 options to offer SHOP Marketplace coverage:

- 1. **Employee Choice by plan category**. You may select one plan category (like Bronze or Silver), and employees can choose any plan from any insurance company in that category.
- 2. **Employee Choice by insurance company.** You may select one insurance company with multiple plans. Your employees can then select a plan from that insurance company in any plan category. This option is available only in the states listed on page 36.
- 3. **Employer Choice.** You may select one health or dental plan from an insurance company in your area to offer your employees. You can make changes any time before you submit your application.



 Set your premium contribution. On the Set employer premium contribution page, decide how much you want to contribute toward employee premiums. If you offer dependent coverage, you'll also decide how much you want to contribute towards dependent premiums.

Note: To qualify for the Small Business Health Care Tax Credit, you must contribute at least 50% of the total employee premium. Visit the SHOP Tax Credit Estimator at **HealthCare.gov/small-businesses/provide-shop-coverage/small-business-tax-credits** to see if you qualify for the tax credit and how much it may be worth to you.

- If you offer one health plan, you'll contribute a fixed percentage of the individual plan premium for each employee and dependent (if you offer dependent coverage). Under **Contribution method**, select the fixed percentage radio button for medical and dental coverage, if applicable. Then, you can enter your percentage contribution in the contribution box for employees and dependents.
- If you offer your employees a choice of plans, you have 2 options:
 - Contribute a fixed percentage of any individual plan premiums within a health plan category (like Bronze or Silver) for each employee and dependent (if you offer dependent coverage). The fixed percentage amount will vary from employee to employee based on their age and the plan they choose.

For example: Jane is 25, and her premium is \$200 per month. John is 60, and his premium is \$300 per month. You decided to pay 80% toward your employees' individual plan premiums (which varies by their age). This means that you'll pay \$160 per month toward Jane's premium and \$240 per month toward John's premium.

If you choose this option, under **Contribution method**, select **Fixed percentage** for health and dental coverage, if applicable. Then, you can enter your percentage contribution in the box for employees and dependents.

2. Contribute a fixed percentage of a specific "reference plan" premium amount that you

choose. The reference plan you choose is used to determine the percentage amount you'll contribute toward your employees' premium – assuming everyone selects the reference plan when enrolling in coverage. The reference plan premium amount will still vary from employee to employee based on their age, but you contribute a fixed amount based on the premium amount of the reference plan – regardless of the plan chosen by your employees.

For example: The reference plan premium is \$100 for Bob, and your contribution is 50%. You'll pay \$50 toward Bob's premium, even if he chooses a different plan. The reference plan premium amount will vary from employee to employee based on their age, but you'll know up front what your cost will be for each employee and dependent regardless of the plan each employee chooses.

If you want to contribute to your employee's plan using this option, select the **Reference plan** button for health and dental coverage, if applicable. Then, you can enter your percentage contribution in the box for employees and dependents.

Select the box next to dependents if you want to contribute to dependent premiums. If you decide to offer dependent coverage without contributing toward the premium, add a "0" in the dependents percentage contribution box.

Whether you offer one plan or a choice of plans, your percentage contribution will convert to a specific dollar amount that you can use for budgeting purposes. You'll see what the employees' and your premium contribution will be when you compare plans.

Note: You may revise the percentage contribution any time prior to submitting the enrollment application.

After you enter your percentage contribution, select SAVE & CONTINUE.

- Select a health plan. You'll review and select health coverage on the Select a plan for health coverage page. If you're offering a single health plan, you can look through the available plans in your area, compare costs and benefits, and choose one that's right for you and your employees. If you're offering a choice of plans, you can review and compare available insurance companies and plans, and then your employees can make a selection from these available plans.
 - **Review plan details:** To review more detailed information about a plan, like copayments, laboratory and outpatient services, medical devices, emergency care, prescription drugs, and inpatient stays, select **Details**.
 - **Compare plans side-by-side:** To compare side-by-side, select the **Select to compare** checkbox for each plan you want to compare. You can compare up to 3 plans at a time. After choosing each plan you want to compare, select **Compare plans**.
 - **View Premium Breakdown:** To view a breakdown of your employee and dependent premium costs by plan, select "View Premium Breakdown."
 - Sort plans: You can sort plans using the Sort by drop-down menu and selecting any of the cost or deductible options listed.



• Filter plans: You can also filter your plan results under Narrow your results.



• Select a dental plan. If you're offering dental coverage, compare dental plans and choose one that's right for you and your employees. You'll follow the same process described above to review, compare, and select a dental plan.

You have 3 options when offering dental coverage through the SHOP Marketplace:

- **1. Employee Choice option by plan category**. You may select one plan category (Low or High) and employees are free to choose any plan from any insurance company in that plan category. If you offer your employees a choice of dental plans, you can select a reference plan for dental coverage or contribute based on a fixed percentage.
- **2. Employee Choice by insurance company.** You may select one insurance company with multiple dental plans. Your employees can then select a dental plan from that insurance company in any plan category (Low or High). If you offer your employees a choice of dental plans, you can select a reference plan for dental coverage or contribute based on a fixed percentage. This option is only available in select states.
- **3. Employer Choice**. You may select one dental plan to offer your employees from a list of insurance companies in your area. You can make changes any time before you submit your application. If you offer one dental plan, you can contribute based on a fixed percentage.
- **Review coverage selection.** Before you submit your coverage offer to employees, it's important that you review your application.

- On the **Summary & submit** page, review the details of your coverage. If you need to make any changes, select **Edit**.
- When you're done reviewing your coverage offer, select Submit.
 Select the My account tab. Then select My enrollment to view your enrollment details, like your employee participation rate, coverage start date, and enrollment period date.

HealthCare.gov	Manage enrollment Manage	employees	My account F	ind an agent/brok	er Get assistand	ie -
Q VA: Change state			e 2.Cart	Español 🛔	Log out johncarso	n0323@yopmail.com
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	Important: about how to	It's your respo o enroll in a h	ensibility to ensi ealth plan throu	ure that all your em igh SHOP.	ployees get infor	mation
	Health coverage					
	Insurance Carrier	Total estimated cost	Yearly deductible	Employer health plan premium contribution	Estimated employee contribution	Actions
	E	\$146.26	\$6,840.00 per person	\$73.13	\$73.13	<u>View</u> premium
	Group Silver 1		\$4,000.00			down
	INDEMNITY Silver		per family			
	Dental coverage					
	Insurance Carrier	Total estimated cost	Yearly deductible	Employer dental plan premium contribution	Estimated employee contribution	Actions
		\$152.48	\$20.00	\$76.24	\$76.24	View
	Group Dati		s200.00			break
	Existing PPO-Low		per family			ALMER TO A
	On Exchange INDEMINITY					
	LOW coverage					
	rareZork					
						SUBMIT

After you submit your application, you'll get a confirmation that your application was submitted, and your employees are ready to review your coverage offer and select a plan.

• **Tell your employees about your coverage offer.** Once you submit your coverage offer, the SHOP Marketplace will send an email to all employees with an email address on the employee roster you provided with your application. The email includes their participation (or unique) code, and a link to the SHOP Marketplace website where they can fill out the employee application and accept or decline your coverage offer.

You're responsible for making sure that all your employees get information about how to enroll in SHOP Marketplace coverage. If you have employees without an email address, you'll have to notify them of your coverage offer and give them their participation (or unique) code. Select the **Manage employees** tab to get the participation (or unique) code.

Note: The employees' name, Social Security Number, and participation code must match exactly what you've entered or they won't be able to access the SHOP Marketplace application.

Track employee participation & submit application

• View employee enrollment status. Select My enrollment to see the list of employees who've accepted or declined your coverage offer. Your employees have to respond by the last day of the enrollment period you set for your employees.

lealthCare.gov	Manage enrollment Manage employees My account Find an agent/broker Get assistance -					
VA: Change state	Español 👗 Log out johncarson0323@yopmail.co					
Overview My eligibility	Employee enrollment & applications					
Account profile	BACK TO MY ENROLLMENT					
My enrollment	Important: Have employees add your address to their email contact list so your offer					
Brokers and proposals Employer payment and bulles	The SHOP Marketplace will send an email about your coverage offer to each employee whose email					
Message center	address you provided with your application. The email includes your participation code and a link to the SHOP website where they can fill out the employee application.					
	It's your responsibility to ensure that all your employees get information about how to enroll in a health plan through SHOP.					
	VIEW MEMBER & PREMIUM DETAILS					
	Coverage start date Last day employees have to enroll 01-01-2017, Enroliment period in progress 09-30-2016					
	SHOP Application # 1000008122 Your current participation rate					
	Status Pending submission 100.0%					
	VIEW ENKOLLMENT DE TAILS					
	All employees have responded to your offer, even if they're not enrolling in your SHOP coverage now. Your enrollment meets the minimum participation rate for your state. You have at last one common law employee accelling in your SHOP coverage.					
	You'll submit your completed application by the 15th of the month before your SHOP coverage will start.					
	WITHDRAW REVIEW APPLICATION					
	Enrollment status					
	Employee Employee Plan Dependent coverage Status Actions ID name					
	EMPL1-100 EMPL ONE Health / Yes Completed <u>View employee</u> Group Silver					
	Dental / Yes Completed Group Dntl Existing					

- Submit your application. On the last day of your enrollment period, you can submit your application. In My enrollment, you'll submit your enrollment application after your employees have responded to your coverage offer and you've met your employee minimum participation requirement.
 - **Review your application carefully.** Once your coverage starts, you won't be able to make changes to your coverage offer and contribution until your next enrollment period. Your plan year is a 12-month period starting with your effective date of coverage.
 - **Select all of the boxes that apply to your business.** Certain Medicare and COBRA provisions may apply to your coverage, depending on the size of your business. Select the box next to each of these statements that apply to you:
 - Your business had fewer than 20 employees throughout last year and this year.
 - Your business had 20 or more employees (both full-time and part-time) on each working day of 20 or more weeks this calendar year or last calendar year.
 - Your business had 20 or more full-time equivalent employees on 50% or more of the working days in the last calendar year.
 - Your business had an average of 51 or more employees (both full-time and part-time) on business days during the last calendar year.
 - Your business had 100 or more employees (both full-time and part-time) on 50% or more of the working days in the last calendar year.
 - **Review and Sign the SHOP Marketplace user agreement.** You must agree to these statements to submit your application:
 - This business is legal and the total number of employees is accurate.
 - This SHOP Marketplace coverage will be offered to all full-time employees and at least one employee works in the SHOP Marketplace service area.
 - I'm signing this application under penalty of perjury, which means I've provided true answers to all the questions to the best of my knowledge. I know that I may be subject to penalties under federal law if I intentionally provide false or untrue information. In addition, I know that my SHOP Marketplace coverage may be impacted if I provide false or untrue information.
 - Submit your application. Select SUBMIT APPLICATION.

d, attest if a	ccurate, and sign to indicate your agreement.
Attest be	fore buying SHOP coverage
A field with a	an asterisk (*) before it is a required field.
Important: coverage, c	Certain Medicare and COBRA provisions may apply to your employees' lepending on the size of your business.(Check all that apply)
Your bus	iness had fewer than 20 employees throughout last year and this year.
Your bus day of 20	iness had 20 or more employees (both full time and part time) on each working) or more weeks this calendar year or last calendar year.
Your bus working	iness had 20 or more full-time equivalent employees on 50% or more of the days in the last calendar year.
Your bus business	iness had an average of 51 or more employees (both full time and part time) on days during the last calendar year.
Your bus of the wo	iness had 100 or more employees (both full time and part time) on 50% or more orking days in the last calendar year.
By signing t	his section, you are agreeing to the following statements:
This busi	ness is legal and the total number of employees is accurate.
This SHO works in	P coverage will be offered to all full time employees and at least one employee the SHOP service area.
l'm signii answers penalties addition, informat	ng this application under penalty of perjury, which means I've provided true to all the questions to the best of my knowledge. I know that I may be subject to s under federal law if I intentionally provide false or untrue information. In I know that my SHOP coverage may be impacted if I provide false or untrue tion.
*l've rea	d and agree to these statements.
*Electronic	signature
john carson	
Date: 09/23	/2016

• **Activate your coverage.** To activate your new coverage, you must pay the first month's premium by selecting **PAY NOW**.

• **Pay your first month's premium.** You must submit your first month's premium payment to the SHOP Marketplace by the 20th of the month, prior to the coverage effective date, for coverage to start on the first of the month. The fastest way to submit a payment is online. You can also mail in SHOP Marketplace premium payments to:

SHOP Marketplace PO Box 2130 South Portland, ME 04116

Make checks payable to the SHOP Marketplace.



Minimum Participation Rate

The minimum participation requirement doesn't apply from November 15 - December 15 each year. Outside of this timeframe, 70% of your eligible employees must enroll in the plan(s) you offer through the SHOP Marketplace. This percentage is different in some states.

If you don't have enough employees to enroll, the SHOP Marketplace won't allow you to submit your application. To learn more about the minimum participation rate and your options if you don't have enough employees to enroll, visit **Marketplace.cms.gov/outreach-and-education/employee-minimum-participation-shop.pdf**.

Cancel or terminate coverage

If you decide not to offer coverage, or an employee wants to cancel their enrollment, you have until 11:59pm ET to cancel before the coverage effective date. The SHOP Marketplace will give a refund for any payments collected.

Important: Your employees should work with you to cancel enrollment.

If you want to terminate enrollment after the coverage effective date, your coverage will be terminated on the last day of the month in which you terminated coverage. In this case, you won't get a refund from the SHOP Marketplace, unless you've already paid for SHOP Marketplace coverage for future months. For example, if your group enrolls with a January 1 coverage effective date and you change your mind on or after January 1, the earliest you can terminate coverage is January 31.

To cancel or terminate coverage for an entire group:

- Select the My account tab and then select My eligibility.
- On the My eligibility page, select Withdraw application under the Actions field.
- Enter the reason for withdrawing your application from the drop down menu and select **WITHDRAW APPLICATION**.

You can also contact the SHOP Call Center at 1-800-706-7893, Monday–Friday, 9 a.m. - 5 p.m. ET. TTY users can call 711 to reach a call center representative.



You can cancel or terminate coverage for a specific employee from the **My enrollment** page or employee roster.

To disenroll an employee:

- Select the My account tab and then select My enrollment.
- Select View enrollment and then select View employee enrollment details.
- On the Enrollment details for [employee] page, select Disenroll under the Actions field.



To terminate an employee from the roster:

- Select the Manage employees tab, and then select View details.
- On the Employee roster for 2016 page, select Terminate under the Actions eld.



States Offering a Choice of Plans by Insurance Company

If your business is in one of these states, you may select one insurance company with multiple plans and employees can choose a plan from that insurance company in any plan category:

Alaska	Missouri
Delaware	Montana
Florida	Nevada
Georgia	New Hampshire
Illinois	North Dakota
Indiana	Ohio
Iowa	Oklahoma
Kansas	Texas
Kentucky	Virginia
Louisiana	Wisconsin
Maine	Wyoming

Special Enrollment Period

Qualified employees and their dependents (if you offer dependent coverage) may have a right to sign up for your coverage or make changes to their coverage choices outside of your initial Open Enrollment Period. Job-based plans must provide this Special Enrollment Period (SEP) of 30 days (and in some cases, 60 days) following certain life events that involve a change in dependent status or loss of other health coverage. If you don't offer dependent coverage, an SEP applies only to qualified employees.

Forgot your HealthCare.gov username and/or password?

If you forgot your **username**, enter your name and email address, and select **SEND EMAIL**. An email with your username will be sent to the email address in your account.

HealthCare.gov	Individuals & Families	Small Businesses		Español
		New to HealthCare.gov?	DON'T HAVE AN ACCOUNT?	
Forgot us All fields are re Please give us First name	ername quired unless they're marked optional the following information and we'll send	you an email with instructions. Last name		
What is your e	mail address associated with your a	ccount?		
			CANCEL SEND EMAIL	

If you forgot your **password**, enter your Marketplace username and select **SEND EMAIL**. An email with a temporary password will be sent to the email address in your account.

Your new password must be at least 8 characters, but no more than 20 characters long, and have a mixture of uppercase and lowercase letters, and at least one number.

HealthCare.gov	Individuals & Families	Small Businesses		
		New to HealthCare.gov?	DON'T HAVE AN ACCOUNT?	
Forgot pa Al fields are requ Please give us What is your 1	assword ired unless they're marked optional. the following information and we'll send Marketplace username?	you an email with instructions.		
			CANCEL SEND EMAIL	

Have questions or need help?

For more information on the SHOP Marketplace, visit **HealthCare.gov/small-businesses**, or you can contact the SHOP Call Center at 1-800-706-7893, Monday–Friday, 9 a.m. - 5 p.m. ET. TTY users can call 711 to reach a call center representative.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit **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.

