



5 Tips for Employers Working with a SHOP-registered Agent or Broker

The Small Business Health Options Program (SHOP) helps small employers offer health and dental insurance to their employees. There are many reasons to work with an agent or broker:

- They have experience helping small businesses enroll in SHOP coverage
- They have an in-depth understanding of the health insurance market in your area
- They can provide guidance on plan selection and help you work through coverage issues after you enroll

Follow these 5 tips when you work with a SHOP-registered agent or broker

- 1. Find the help you need at [HealthCare.gov](https://www.healthcare.gov).** If you already have an agent or broker, you can continue working with them as long as they're registered to sell SHOP insurance. If you need an agent or broker, visit [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to find an agent or broker who can help. You can also get immediate help from someone by using the Help On Demand tool at [go.hc.gov/help-on-demand](https://www.go.hc.gov/help-on-demand).
- 2. Consider the needs of your business and your employees.** Before meeting with an agent or broker, estimate how much you want to contribute to employee premiums each month, how many of your employees will accept your coverage offer, and when you want your health plan to start. Consider these questions:
 - Would my employees prefer a lower monthly premium and higher costs when they get care or vice versa?
 - What are the pros and cons of offering my employees a choice of plans versus only one plan option?

3. Gather necessary information. Agents and brokers can handle everything when enrolling you in SHOP coverage, but they may need some additional information about your business to help you enroll. The type of information required may vary by insurance company.

4. Take advantage of an agent's insurance expertise. Insurance agents and brokers are required to complete hours of training each year. Many are experts in health insurance and can answer any questions you may have. After you enroll, agents and brokers can also help you manage and update your coverage throughout the year. If you're working with an agent or broker for the first time, a few key questions to ask are:

- How does offering coverage for dependents affect my premium contributions?
- How can my employees check to see if their doctor is available, and what health services or prescriptions are available under a plan?
- How can you help me if a plan denies an insurance claim?

5. Consider your insurance options. After you've determined your business' needs, an agent or broker can help you see different coverage options and create custom premium estimates. They can also help determine if your business is eligible for SHOP coverage, and how much you may be able to save through the Small Business Health Care Tax Credit, which is only available with SHOP coverage. If there are no SHOP plans available in your area, an agent or broker may still be able to help you and your employees sign up for health insurance.

If you don't work with an agent or broker for SHOP coverage, you'll have to go through an insurance company to enroll, even if you've enrolled through [HealthCare.gov](https://www.healthcare.gov) in the past. For more information on SHOP, visit [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses).

Help On Demand is a third-party service that's operated by a Center for Medicare & Medicaid Services contractor and a referral service that provides consumer information directly to a Marketplace-registered insurance agent/broker.

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

CMS Product No. 12010
Revised November 2021

This product was produced at U.S. taxpayer expense.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.



HealthCare.gov