

# What is the SHOP?



The Affordable Care Act established the Small Business Health Options Program (SHOP) to help small employers compare and purchase health insurance coverage for themselves and their employees. Access the SHOP Marketplace at [www.healthcare.gov/small-businesses/](http://www.healthcare.gov/small-businesses/)

### Quick steps to coverage

- Use this checklist to gather general information about your employees and business.  
<http://illinoishealthmatters.org/prepare-to-shop-for-health-insurance/broker-checklist/>
- Create an account on the SHOP marketplace by going to Healthcare.gov.  
<http://www.healthcare.gov/small-businesses>
- Get help from a health insurance broker. Explore your plan options on the SHOP and choose a plan.  
<http://getcoveredillinois.gov/get-help>
- Consider your budget for a contribution to employees' premiums.
- Discuss coverage options with employees.

### Resources

See case studies to learn about how the SHOP could benefit your business.

<http://illinoishealthmatters.org/case-studies/>



### SHOP Facts

- Employers must have fewer than 51 Full Time Employees/Full Time Equivalent Employees (F.T.E.s) to utilize the SHOP.
- All plans offered in the SHOP meet your employees' responsibility to carry minimum essential coverage and cover the 10 essential health benefits.
- Employers will choose one plan for their workforce.
- Employees have the option to either accept or decline the employer plan.
- Employers must offer coverage to all full-time employees.
- Your business may be subject to minimum participation requirements.