Delay in Health Care Reform May Affect Small Businesses
Online Enrollment for Small Business Health Options Program Delayed

What is SHOP?
If you are a small employer (50 or fewer employees), the Small Business Health Options Program (SHOP) is an option you may wish to consider. SHOP is intended to help small business owners obtain health care coverage for themselves and their workers by comparing various plans and finding one that best fits the needs, and budget, of the business.

Why would a small business consider coverage through the marketplace?

- You may be eligible to claim an expanded Small Business Health Care Tax Credit if you enroll in coverage through the SHOP Marketplace.
- You control coverage offered to your employees.
- You control how much is contributed or paid toward employee premiums.
- You have the ability to compare various health plans in your market.

What has changed?
Earlier this year, the Obama administration announced that federally run exchanges will only offer a single SHOP option, rather than multiple options as originally planned. Now, the administration has decided to delay online access to the SHOP Marketplace in states with federally run insurance exchanges.

Who will be affected by this change?
Only small employers in states with a federally run marketplace. This includes Illinois, North Dakota, South Dakota, and Wisconsin.

Minnesota has a state run marketplace, which has not been affected by the recent online delay of the federal SHOP Marketplace.

What does this mean for small businesses?
Small businesses in states with a federally run SHOP (IL, ND, SD, WI) will be unable to purchase health plans through the online SHOP for the 2014 plan year. However, small businesses looking to qualify for the expanded Small Business Health Care Tax Credit in 2014 may go through an agent, a broker, or an
insurer that offers a certified SHOP plan (called “direct enrollment”) and has also agreed to conduct enrollment according to Health and Human Services Standards. With direct enrollment, you work directly with an agent, a broker, or an insurer to assist you in completing the application to see if you are eligible for the expanded Small Business Tax Credit.

**How does a small businesses in Illinois, North Dakota, South Dakota, and Wisconsin get more information?**

- Talk to your agent, broker, or insurer about certified SHOP plans.
- Call the SHOP Small Employer Call Center at 800-706-7893.
- Click on [FAQs on NEW Enrollment Process for the Federally Facilitated SHOP Marketplace](#).