



Agents and Brokers: Assisting Employers to Register and Enroll in Federally-facilitated SHOPS

Beginning this fall, you may walk employers and employees—who have created their own My Accounts—through the application process while they are logged into their own account.

Step 1: You can help employers register basic information about their businesses.

Step 2: Next, you can help the employer input an employee roster with basic information about each employee.

Step 3: After you have helped the employer enter required information, SHOP will generate information about the range of premiums for plans, and, at the employer's request, detailed descriptions of specific plans at different price points. In 2014, employers can provide health insurance coverage to their employees by offering a single Qualified Health Plan (QHP) option.

Step 4: In 2014, after the employer selects one QHP, that QHP will be the default "reference plan."

Step 5: Once the employer has selected a reference plan, they choose a defined percentage of the reference plan to contribute for each employee. The employer also decides if and at what percentage they will contribute towards dependent and dental coverage. (Like contributions to employee coverage, employer contributions to dependent insurance coverage and dental coverage are optional under the Affordable Care Act for small employers.)

Step 6: Next, the employer decides whether all employees will contribute the same amount for coverage or will pay a premium based on age.

Step 7: The employer views a summary of choices and has an opportunity to explore "what if" scenarios.

Step 8: You can also help each eligible employee enroll in SHOP.

Step 9: The employer reviews the completed application. You can help the employer determine if he or she has provided all the required information and met the minimum participation rate (in most states at least 70% of employees must participate*). Last, the employer establishes a waiting period policy for newly-eligible employees, and submits the first month's premium.

*Note: During a special enrollment each year (November 15-December 15), the FF-SHOP will not calculate a minimum participation rate for enrolling businesses. Thus, an employer may enroll in FF-SHOPS during this period of time without having to have at least 70% of employees enroll.