



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/or dental insurance to their employees. Health insurance agents and brokers that register with SHOP are available to offer support to small employers with health insurance. 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 navigate coverage issues after you enroll
- You won't have to pay more if you use an agent or broker

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

1. **Find the help you need at HealthCare.gov.** If you already have an agent or broker, you can continue working with them, or you can find a new SHOP-registered agent or broker by using the Find Local Help tool at [LocalHelp.HealthCare.gov](https://www.healthcare.gov/local-help/). As long as an agent or broker is authorized by SHOP, they can help you with coverage.

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 the following questions:
 - Would my employees prefer a lower monthly premium and higher costs at the point of service 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. **Leverage an agent's expertise in the insurance market.** Insurance agents and brokers are required to complete dozens of hours of training each year. Many are experts in health insurance and can answer any questions you may have. After you've enrolled, 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 covered under a plan?
 - How can you help me if an insurance claim gets denied?
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 that begins in 2018, you'll have to go through an insurance company to enroll instead of enrolling through [HealthCare.gov](https://www.healthcare.gov). Need more information on SHOP? Visit [Healthcare.gov/small-business](https://www.healthcare.gov/small-business).

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