

Health Insurance Marketplace

Working with an Agent or Broker in the SHOP Marketplace

As a small employer, every business decision is an important one, and the decision to provide health insurance is no exception. Luckily, you don't have to do it alone. You can work with an agent or broker registered with the Small Business Health Options Program (SHOP) Marketplace. Agents and brokers give help and support when selecting and enrolling in SHOP Marketplace coverage on [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses). All at no cost to you.

Agents and brokers have an in-depth understanding of health insurance and the health care law. They make it easy to understand insurance terms, tax credit requirements, the pros and cons of different coverage options, and the enrollment process.

Agents and brokers provide:

- Guidance on what to consider when selecting a plan
- Help with enrollment
- Year round plan assistance, including help with claims and issues when using health benefits and services

You can find a SHOP Marketplace registered agent or broker before you start your application, or you can work with your existing agent or broker if they're registered with the SHOP Marketplace.

When searching for an agent or broker, a little research can go a long way. You can use the [Find Local Help tool](https://www.localhelp.healthcare.gov) at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to find an agent or broker near you. Ask other businesses similar in size and scope for recommendations and search the internet to find positive reviews.

While agents and brokers have expertise, you can benefit from asking these few key questions when working with an agent or broker:

1. Is my business eligible to participate in the SHOP Marketplace?
2. Is my business eligible for a tax credit through the SHOP Marketplace? What are the potential savings?
3. How do I claim the Small Business Health Care Tax Credit?
4. What should I look for when selecting a plan (or plans) to offer my employees?
5. How soon can my employees get and start using their coverage?

Working with an Agent or Broker in the SHOP Marketplace (continued)

6. What's the relationship between premium contributions and a plan's cost-sharing structure?
7. What are the pros and cons of offering my employees a choice of plans versus offering only one plan option?
8. How does offering coverage for dependents affect my premium contributions?
9. How can my employees check to see if their doctor is available through a plan?
10. How can my employees check to see what health services or prescriptions are covered under a plan?
11. How can you help me if an insurance claim gets denied?

Ready to benefit from expert advice? Search for a registered agent or broker in your area by using the [Find Local Help tool](#) at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov).

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/about-cms/agency-Information/aboutwebsite/cmsnondiscriminationnotice.html>, or call 1-800-MEDICARE for more information.

