

Small Business Health Options Program (SHOP)

The Small Business Health Options Program (SHOP) will make it easier and more affordable for small businesses to provide quality health insurance for their employees. There are rules that help give small businesses some of the same advantages large businesses have when buying health insurance for their workers.

SHOP Marketplace Plan Choices

SHOP Marketplace plans are divided into four categories based on how the plan will share health costs with enrollees. All health plans in the Missouri Marketplace will cover the same set of essential health benefits.

You can decide up front exactly how much you can afford to contribute toward your employees' premium costs. This gives you control over your company's health coverage spending. In general, the more enrollees pay for each health care service, the lower premiums will be.



Choosing a plan for your business

The type of plan you choose affects:

- How much the premium is and what your employees pay for covered benefits like doctor's visits or prescription medicines.
- The total amount your employees will have to pay out of their own pocket for covered health services in a year.

More about the SHOP Marketplace

You can enroll in the SHOP Marketplace any month, any time of year. There's no restricted enrollment period when you can start offering a SHOP plan. Small businesses with up to 50 full-time employees can use the Marketplace.

Need Help?

- If you have questions or need help using the SHOP Marketplace, you can visit www.covermissouri.org or call **1-800-466-3213** to make an appointment with a trained assister. You can have a live online chat at www.healthcare.gov. Spanish-speaking individuals can use www.cuidadodesalud.gov.