



Tax-credit eligibility

You may qualify for a tax credit to help offset the cost of providing health insurance if you:

- have fewer than 25 full-time equivalent employees
- pay employees an average of less than \$50,000 annually
- contribute at least 50% of employee premium cost

Why you should use a Certified Insurance Agent

- They receive comprehensive training from Covered California™ to ensure they have the most current marketplace knowledge.
- They provide access to Covered California resources that help improve the enrollment process.
- They're available to guide you through the sales process and provide ongoing support.

Getting started

1. **Consider the advantages** of offering your employees health insurance.
2. **Review your budget** and determine the best options for you and your employees.
3. **Discuss plans and pricing options** with a Certified Insurance Agent.
4. **Contact your tax professional** to determine if you qualify for tax credits.

Covered California's Small Business Health Options Program (SHOP)

The expanded, affordable coverage your employees deserve

Learn more about SHOP



Online — www.CoveredCA.com



Phone — (877) 453-9198
to speak with a representative





You're not just doing this for their health

How SHOP will benefit your business:

Employee loyalty

Covered California's SHOP offers high-quality, affordable health insurance to help attract and retain talented employees.

Productivity

Health insurance can help prevent illness, increase productivity and reduce employee absenteeism.

Financial control

You decide the level of coverage and how much to contribute toward premiums.

Tax advantages

You may be eligible for a tax credit after purchasing insurance through SHOP.

Simple billing

All health plan premiums are billed in one consolidated monthly invoice.

How SHOP will benefit your employees:

Employee choice

Employees decide which health plans and corresponding networks of doctors and hospitals meet their needs and lifestyles.

Live support

Plan selection and enrollment support from Certified Insurance Agents.

Customer service

Access to a multilingual service center for ongoing support.

Businesses eligible for Covered California's SHOP

- groups with one to 50 eligible* employees
- must have at least one W-2 employee
- cannot exceed 50 full- and part-time employees combined

**An eligible employee works an average of 30 hours per week based on a month of work. You may decide to offer coverage to part-time employees who work between 20 and 29 hours per week. Ask your Certified Insurance Agent for a complete list of eligibility guidelines.*

How SHOP works

- Research coverage options with your Certified Insurance Agent.
- Select the level of coverage you'd like to offer your employees.
- Define your contribution amount toward the cost of employee coverage (50% minimum) and their dependents' coverage (optional).
- Your employees then select a specific plan that meets their needs within their level of coverage, with the assistance of your Certified Insurance Agent, either online or in person.

The biggest thing to hit small business

Small Business Health Options Program (SHOP)

Covered California™'s SHOP is a new, online health insurance marketplace developed for small businesses. SHOP offers health plans with private insurance companies at affordable rates, with four defined levels of coverage — Bronze, Silver, Gold and Platinum — and standardized health benefits. Although not required, many small businesses choose to offer coverage to benefit their business.

Covered California Certified Insurance Agents are available to help select a plan that will both meet your budget and provide quality health insurance for your employees.

www.CoveredCA.com

