



Need-to-know facts about government marketplace delays

Key details for small businesses regarding SHOP delays

Small businesses with 50 or fewer employees may be eligible for the government's Small Business Health Options Program (SHOP) Marketplace. The SHOP offers small businesses a place to choose among a variety of approved health plans and may offer advantages, such as help with administration and potential tax credits. But the program has already experienced a few delays. To help you make sense of the postponed details and what they mean for your business, Aflac has outlined the need-to-know facts for small businesses.

Delay 1 – The option for employee choice

Announced April 2013

» What is delayed?

Originally, the SHOP Marketplace was designed to offer employees the option to choose among a menu of plan options. This feature, called employee choice, is a new model to allow employers to pay a portion of the premium, but give their employees a variety of plan choices and options. With the delay, employee choice is not expected to be available until open enrollment for plans effective Jan. 1, 2015.

» What does the delay mean for small businesses?

Small businesses can still offer employees insurance through the SHOP Marketplace, but instead of employees being able to select from a variety of plans within the “metal” level of coverage (i.e., bronze, silver, gold or platinum) picked by the employer, employees can only choose a plan that their employer selects for them.

Delay 2 – Online enrollment

Announced September 2013 and November 2013

» What is delayed?

Online enrollment via the SHOP Marketplace has been delayed twice, and it is not expected to be available for small businesses until November 2014.

» What does the delay mean for small businesses?

Small businesses who want to purchase insurance for their employees through the

government marketplace will need to enroll through an agent, broker or insurer that offers a certified SHOP plan and that has agreed to conduct enrollment with The Department of Health and Human Services (HHS). You can still preview plans and prices online, and can learn more at healthcare.gov/small-businesses.

The bottom line

Though the SHOP has experienced delays, it's still open for business. Small businesses can learn about their options online, but will need to enroll through an approved agent, broker or insurance provider. Additionally, the employer will need to choose a plan for their employees until enrollment for 2015. The SHOP may offer some advantages for small businesses, but it does not offer voluntary benefits to cover out-of-pocket costs, so these policies will need to be offered in addition to major medical insurance outside of the SHOP. To learn more about the SHOP visit healthcare.gov/small-businesses or irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers.

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit healthcare.gov (which may also be contacted at 1-800-318-2596) for additional information.

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