

Maryland Small Business Health Options Program

Maryland Health Connection offers group health insurance options specifically for small businesses and their employees through the Small Business Health Options Program (SHOP).

Small businesses can purchase a SHOP-Certified Qualified Health Plan (QHP) and/or a SHOP-Certified Qualified Dental Plan (QDP).



Small business owners who provide health insurance to their employees may qualify for federal tax credits to lower costs on employee health benefits. The SHOP through Maryland Health Connection is the only place to purchase plans for the purpose of qualifying for the Federal Health Tax Credit.

For more information on the SHOP, visit MarylandHealthConnection.gov/business-owners/

What is the SHOP?

The SHOP uses SHOP-authorized producers to connect small businesses with tax credit-eligible plans offered by participating insurance carriers. Each participating carrier has been certified by the Maryland Health Benefit Exchange to offer SHOP plans. Small businesses also may purchase standalone dental plans.

Who is eligible for the SHOP?

The SHOP is open to Maryland businesses with one to 50 full-time equivalent employees. The SHOP will review an employer's application to determine eligibility to participate.

What are the plan levels for coverage?

Health plans are organized into four metal levels — bronze, silver, gold and platinum — to make it easier for both you and your employees to compare plans. Each plan shows how much the insurance company pays and how much employees contribute through copayments, on average.

How much will my employees' plan cost?		
PLAN LEVEL	INSURANCE COMPANY COVERS (on average)	YOUR EMPLOYEE'S COPAY (on average)
Bronze	60% of health care costs	40% of health care costs
Silver	70% of health care costs	30% of health care costs
Gold	80% of health care costs	20% of health care costs
Platinum	90% of health care costs	10% of health care costs

When is the SHOP open enrollment period?

The SHOP has no specific enrollment period; you can sign up any time.

What plans and carriers are available?

SHOP-certified health and dental coverage are available through the SHOP. To learn about the carriers participating on the SHOP this year and see SHOP-certified plans, visit MarylandHealthConnection.gov/small-businesses-enroll-now/

What enrollment options are available?

The SHOP offers the new Employee Choice model in which the employer selects a metal level, and the employees may choose any plan offered by any insurance company within that metal level. In the Employer Choice model, the employer selects a menu of qualified health plans from a single insurance company and employees may choose one of those plans.

	Carrier						
	A	B	C	D	E	F	
Platinum		Employer Choice					
Gold							
Silver			Employee Choice				
Bronze							

What are the steps to getting enrolled in the SHOP?

Getting your small business enrolled in Maryland Health Connection’s SHOP Marketplace is easier than ever.

Visit MarylandHealthConnection.gov/small-businesses-enroll-now/ to learn more about these three steps:



Step 1 Select a SHOP-authorized broker

Step 2 Select a SHOP administrator

Step 3 Browse SHOP participating carriers and certified plans

What is a SHOP administrator?

SHOP administrators provide Maryland Health Connection's small business marketplace services. They offer more than 30 years of experience of excellent customer service and timely, courteous professionalism with small business employers. SHOP administrators offer access to the SHOP Marketplace through their web portals and provide free services for Maryland's small business community.

Maryland Health Connection's SHOP administrators are:



BenefitMall: 1-800-452-4559

Marketed and Administered by:



Group Benefit Services: 1-800-638-6085



Kelly Exchange Services: 1-800-815-7360

May I work with an insurance producer to purchase health insurance through SHOP?

Yes. Under SHOP, small businesses are required to use a SHOP-authorized insurance broker to assist you with your enrollment in a SHOP-authorized health plan. To find a SHOP-authorized producer, visit MarylandHealthConnection.gov/small-businesses-enroll-now/.

As a small business owner, am I required to provide health insurance to my employees?

Small employers with 50 or fewer full-time equivalent employees are not required to provide health insurance to their employees under the Affordable Care Act. However, offering health coverage is a good way to keep your workers healthy, happy and productive. It also helps your company compete with others for the best candidates.



If I am self-employed, can I purchase health coverage for myself through SHOP?

If you do not have at least one common-law employee, you are not eligible for SHOP. However, if you are a legal resident of Maryland, you are eligible to purchase health insurance through the individual marketplace at Maryland Health Connection.

How does the tax credit work?

Federal tax credits are available now to help small businesses cover the cost of providing health coverage for employees. The tax credit pays up to 50 percent of premium costs. Eligibility for the Small Business Health Care Tax Credit is determined by the IRS.

To learn more about the federal tax credit for small businesses, visit the IRS website: irs.gov/uac/Small-Business-Health-Care-Tax-Credit-and-the-SHOP-Marketplace

To learn more about Maryland's Small Business Health Options Program, visit MarylandHealthConnection.gov/business-owners/