

# FAQS: SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

Small Business Health Options Program Marketplace (SHOP) is where small employers who want to offer coverage to their employees can shop for health and/or dental plans.

## What are the benefits of participating in SHOP?

- Provides flexibility in contributing to employee's premiums.
- Provides more coverage options for you and your employees.
- Tax credits to help pay your share of employee premium costs (if you qualify).
- You can choose to offer health only, dental only, or both health and dental coverage.

## Is my business eligible to participate in the SHOP?

- Primary business address is in Virginia.
- Have at least one employee enrolling in coverage who isn't the owner, business partner, or spouse of the owner or business partner.
- Have from 1 to 50 full-time employees (FTEs). To calculate FTEs, use the [Full-Time Equivalent Employee Calculator](#).
- Offer coverage to all full-time employees.

## Can a sole proprietor or the self-employed purchase the SHOP coverage?

- If you're a sole proprietor or [self-employed](#) with no employees, you cannot purchase coverage through the SHOP, but you can get individual coverage through the [Health Insurance Marketplace](#).

## Is my business eligible for the Small Business Health Care Tax Credit?

- If you have fewer than 25 employees making an average of \$50,000 or less, you may qualify for the [Small Business Health Care Tax Credit](#).
- Use the [tax credit estimator](#) to determine if your business is eligible.
- The IRS will make the official tax credit eligibility determination.

## What plans are available through the SHOP?

- SHOP plans are not available in all areas of Virginia. You can determine the availability of SHOP plans [here](#).

## How can I offer health insurance coverage through SHOP to employees?

- For information about offering health coverage to the employees [here](#).

## How do I enroll in a SHOP plan?

- You can work with a SHOP-registered agent or broker. Find an agent or broker through the [Local Help Tool](#).



# SMALL EMPLOYER COVERAGE OUTSIDE SHOP

Small employers may buy health insurance outside SHOP. Health carriers will charge the same premium for policies sold inside or outside SHOP.

## Virginia insurance law defines small employer as:

- A business with at least one employee, but not more than 50 employees on the first day of the plan year and on business days during the preceding calendar year.
- Self-employed individuals and allows a sole proprietor of a limited liability company count as an employee of the corporation or limited liability company (LLC), through which the individual has attempted to earn a taxable income.

→ Self-employed individuals can purchase small employer coverage outside SHOP.

→ The Small Business Health Care Tax Credit is not available for coverage purchased outside SHOP.

## Health and dental plans available on/off SHOP:

- You can find a list of the companies that offer health plans and dental plans on and off SHOP under “Health Insurance” at <https://scc.virginia.gov/pages/Tips,-Guides-Publications>.

## IMPORTANT CONTACTS

### HealthCare.gov

- See plans available [www.HealthCare.gov](http://www.HealthCare.gov)
- General information about coverage and costs online 1-800-706-7893  
TTY: 1-888-201-6445
- Appeal a SHOP Marketplace decision [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov) (Español)
- Customer Service

### Registered Agents and Brokers

- Enroll or update your coverage <https://localhelp.healthcare.gov>

### Navigator Groups Offering Free Help

- Enroll Virginia <https://coverva.org/business>  
[www.enrollva.org](http://www.enrollva.org) / 1-888-392-3152
- Boat People SOS [www.bpsos.org](http://www.bpsos.org) / (703) 538-2190

### Virginia Health Benefit Exchange

1-833-740-1364  
ExchangeDivision@scc.virginia.gov  
<https://scc.virginia.gov>

### Virginia Bureau of Insurance - Life and Health Consumer Services

- General insurance-related questions 1-877-310-6560  
(804) 371-9691 (Richmond)
- Investigate insurance-related complaints (804) 371-9741 (Non-English Speakers)  
BureauofInsurance@scc.virginia.gov  
<https://scc.virginia.gov/pages/consumers>