

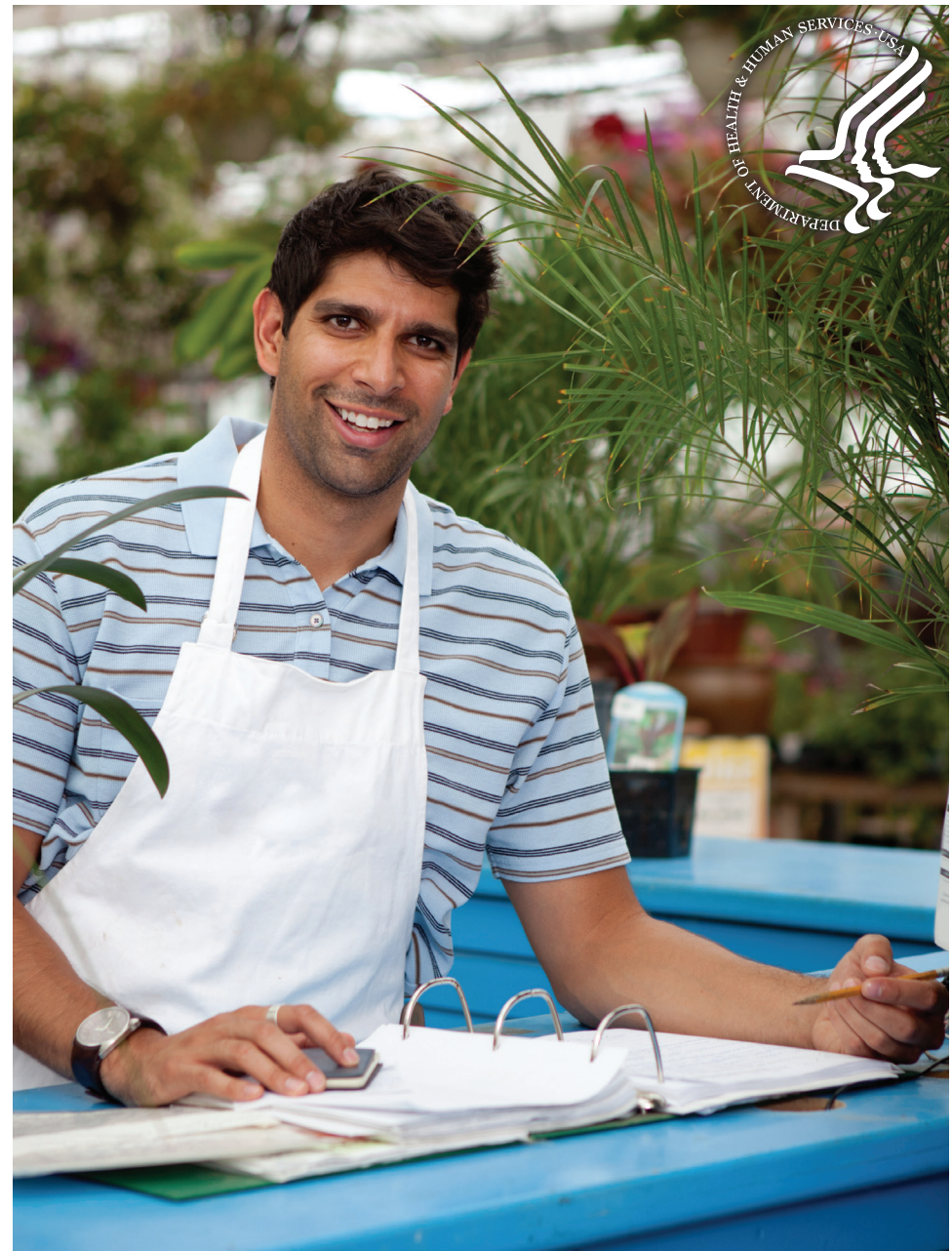
7 things you can do to get ready now

1. **Make sure you understand how insurance works.** For example, you'll want to understand the difference between premiums and out-of-pocket costs, like deductibles and copayments. You'll want to compare these details to help determine which plans are right for you and your employees. Visit www.HealthCare.gov to learn more about how insurance works.
2. **Learn about different types of health insurance.** Through the Marketplace, you'll be able to choose a level of coverage that gives you and your employees the right balance of cost and benefits.
3. **Start thinking about when to begin coverage.** You'll need to choose a month to start coverage. Consider what timing would work best for you and your employees.
4. **Set your budget.** Think about how much money you're able to spend for group coverage. You'll also need to consider how much your employees can spend for their coverage.
5. **Get organized.** You'll want to have basic information about your business organized and available, like a list of employees you plan to cover and your tax ID number.
6. **Make a list of questions you have before it's time to choose which health plans you'll offer.** Consider what's most important for your budget and your employees.
7. **Look for help.** If you already use a health insurance agent or broker, they'll be able to help you figure out your options. Brokers sell many different insurance products and are usually paid by insurance companies. Agents work for just one insurance company.

Visit www.HealthCare.gov for more information.



Scan for More Information



About the Small Business Health Options Program (SHOP)

A new way to buy health insurance for your small business

Today, small employers like you have a tough time finding and affording coverage that meets the needs of your employees. Starting in 2014, you'll have more choice and control over your health insurance spending through the Small Business Health Options Program (SHOP), a new program designed to simplify the process of buying health insurance for your small business.

You control the coverage you offer

You choose the level of coverage you'll offer, and define how much you'll contribute towards your employees' coverage.

Access to tax benefits

You'll also have exclusive access to an expanded Small Business Healthcare Tax Credit. This tax credit covers as much as 50% of the employer contribution toward premium costs for eligible employers who have low- to moderate-wage workers.

When you buy insurance through the SHOP, it makes it easy for you to take advantage of other tax breaks, too, including the chance for you and your employees to use pre-tax dollars to make your premium payments.

New consumer protections

You and your employees will also benefit from new protections that help you get real value for your premium dollars. There are new limits on the higher premiums insurers can charge businesses with older employees, and an employee with high health care costs no longer increases your group's premium. There are also new limits on the share of premiums going to insurers' profits and administrative costs.

Insurance plans run by private companies

The health insurance plans available in the SHOP will be run by private health insurance companies, the same way small group plans are run now. All plans will offer the same benefits as a "typical" employer plan, including real protection against financial catastrophe.

Plans will present their cost and coverage information in a standard format, using plain language that's clear and easy for you to understand. You and your employees will be able to easily compare plans based on price, coverage, quality and other features that are important to you.

Use your broker, or shop on your own

You can use your existing insurance broker to access the SHOP, or you can shop for plans yourself, without a broker. You can review pricing and coverage in apples-to-apples comparisons, complete a single application, and choose the level of coverage that works for your budget, your business, and your employees.

Watch for more information in October 2013

Starting in October, you'll be able to get information about all the plans available in your area. You and your employees will be able to enroll through your broker, directly through the website, or by calling a toll-free phone hotline.

