

The SHOP Marketplace Supports the Health of Your Small Business

As a small business owner, you know that your employees are vital to the success of your business. Having a healthy bottom line is nearly impossible with high turnover or unproductive employees. Health insurance is a key factor in recruiting and retaining talented employees, maintaining productivity, and keeping employee satisfaction high. The Small Business Health Options Program (SHOP) Marketplace on HealthCare.gov provides an easier and more affordable way for small employers to offer high-quality health and dental insurance to their employees.

When deciding what coverage to offer, it's easy to get distracted by unfamiliar terminology or to feel anxious about the idea of additional monthly costs or administrative responsibilities. However, there are many benefits when it comes to offering health coverage through the SHOP Marketplace.

First, when you offer coverage through the SHOP Marketplace, you may be eligible for the [Small Business Health Care Tax Credit](#), which may be worth up to 50% of your contribution toward your employees' premium costs.

Second, the SHOP Marketplace [gives you control over your health care costs](#). You decide how much to contribute toward employee premiums, and these costs won't change based on the amount of care employees receive.

Third, studies show that employer-sponsored health insurance is often the biggest driver of employee satisfaction and retention. Health insurance can help ease individuals' financial stress when unexpected events occur. Health insurance means peace of mind for employees, which is invaluable for employee satisfaction and productivity.

A healthy business starts with healthy employees. [The SHOP Marketplace has lots of resources](#) to help small employers get started, including **step by step enrollment guides**, **videos on different program features**, and **tools and calculators** for finding the plan that works best for your small business. You can also find [in-person assistance](#) through a wide network of agents and brokers. Get started today by visiting [HealthCare.gov/Small-Business](https://www.healthcare.gov/small-business).