

SMALL BUSINESS HEALTH OPTIONS PROGRAM

MARKETPLACE

SHOP MARKETPLACE RENEWAL USER GUIDE FOR EMPLOYERS, EMPLOYEES, AGENTS, & BROKERS

Table of Contents

SHOP	⁹ Marketplace – Employer Plan Renewal	1
	iming your SHOP Marketplace renewal offer	
S	tarting your renewal coverage offer	2
C	ontinuing your renewal application	3
Е	mployee roster	4
U	lpdate eligibility	9
Е	nrollment period	. 10
Е	mployer Premium Contribution	.12
Р	lan selection	. 14
Р	lan review and application submission	. 14
Ν	lissed renewal period	. 15
SHOP	Marketplace - Employee Plan Renewal	18
	tarting your renewal application in your Marketplace account	
А	ccepting the renewal coverage offer	. 19
R	eviewing plans	. 23
SHOP	Marketplace – Agent/Broker Renewal	24
	reate a proposal	
Have	Questions or Need Help?	25

SHOP Marketplace – Employer Plan Renewal

A SHOP Marketplace plan year is a 12-month period starting with your effective date of coverage, which is generally the first of the month. As an employer, you may modify or renew your plan offerings only during your yearly Open Enrollment Period.

If your business is enrolled in 2015 SHOP Marketplace coverage, you'll need to log into your HealthCare.gov account to renew your SHOP Marketplace coverage offer.

When you renew your coverage offer, you can add additional coverage. You may want to consider adding a dental plan or offer coverage to dependents.

Generally, once you're determined eligible for coverage through the SHOP Marketplace, you stay eligible, unless you move to another state or stop offering coverage to all full-time employees. If your business grows to over 50 employees and you had SHOP Marketplace coverage last year, you'll still be eligible for SHOP Marketplace coverage.

Timing your SHOP Marketplace coverage renewal offer

As you plan your coverage renewal offer, remember:

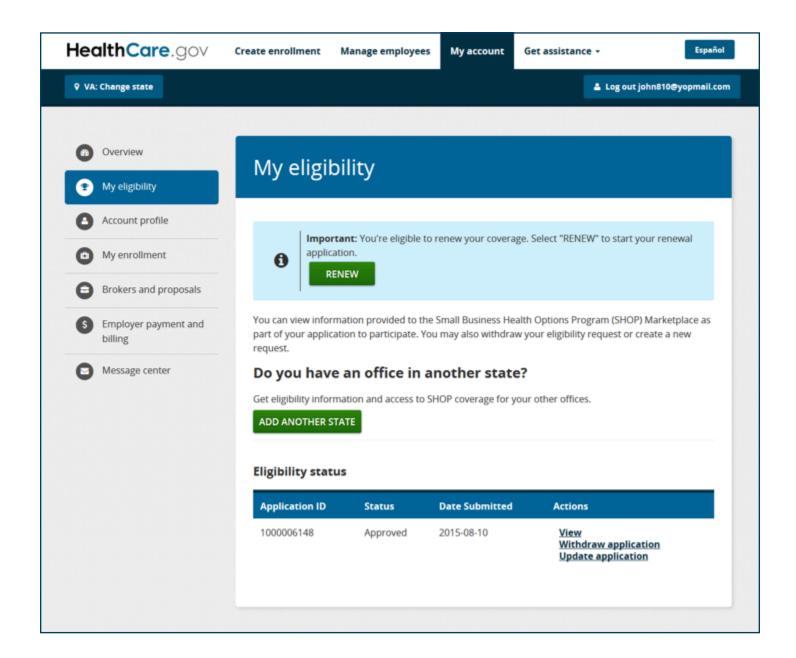
- You'll get a notification in your SHOP Message Center when you're eligible to renew your coverage. You may start the renewal process as soon as plan and rate information becomes available for the quarter in which your coverage ends, but generally not more than 2 months before your renewal date.
- You're encouraged to submit your renewal enrollment as soon as possible after you're notified of your eligibility.
- You must give your employees at least one week to decide whether to accept your renewal coverage offer.
- You must submit your renewal enrollment by the 15th day of the month your existing coverage is ending to avoid a gap in coverage.

Here's an example of how the coverage renewal process works:

- Your original coverage effective date is April 1.
- Your plan year ends on March 30 of the following year.
- Make your offer to your employees no later than March 7.
- Allow a minimum of 7 days for your employees to review your renewal coverage offer.
- Renewal enrollment period closes March 14.
- After all employees have responded to your offer (or the enrollment period closes), submit your enrollment by March 15.
- Coverage starts April 1.

Starting your renewal coverage offer

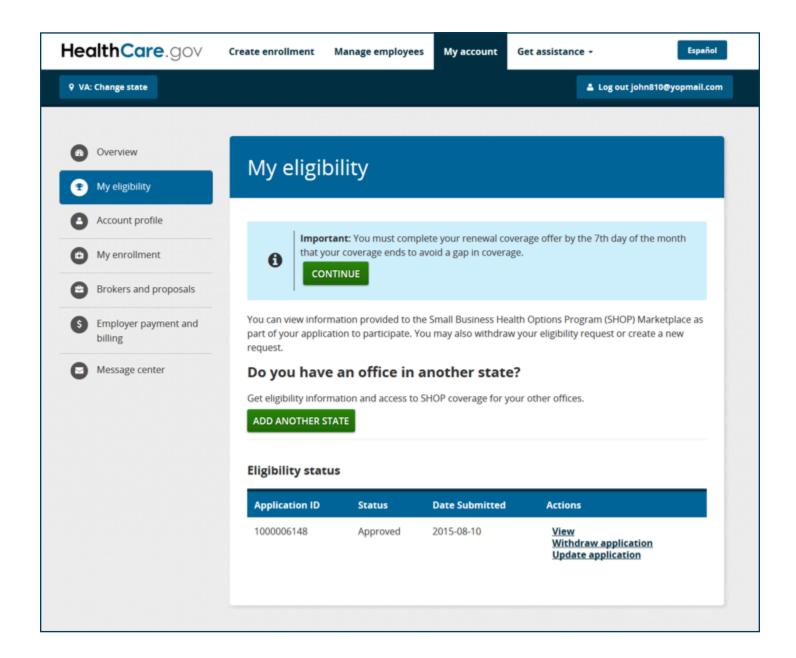
After you log into your HealthCare.gov account, you'll see the **My eligibility** page. If you're eligible to renew your coverage, you'll see a **RENEW** button. Select **RENEW**.



Note: You're eligible for renewal if you have current, active SHOP Marketplace coverage that's ending by the end of the current or following month. You must complete your renewal coverage offer by the 7th day of the month that your coverage ends to avoid a gap in coverage. Between the 8th and the 15th of the month coverage is ending, you won't have access to the **RENEW** and **CONTINUE** renewal buttons and you won't be able to create a renewal application. Contact the SHOP Call Center at 1-800-706-7893 before the 15th of the month for help or questions about your employee enrollment window. TTY users should call 711 to reach a call center representative.

Continuing your renewal application

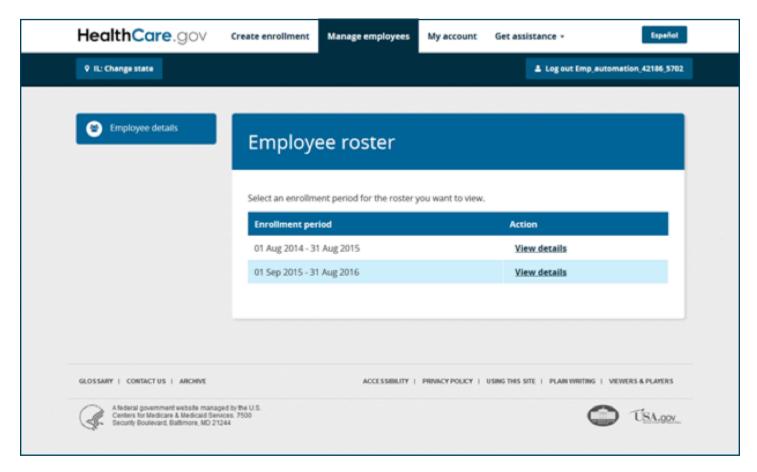
You can stop at any point in the renewal process and save your information. To return to where you stopped, select My eligibility, then select CONTINUE.



Employee roster

The employee roster has all employees who'll get a coverage offer, including you. Your current plan year roster is copied over to the renewal plan year. You can view, edit, add, and remove employees as part of the renewal process.

You can access the employee roster after you start the renewal process. Select Manage employees. Then select View Details in the Actions field for the plan year roster you want to view and edit.



Important: You're responsible for making sure that all your employees get information about how to enroll and renew SHOP Marketplace coverage. If you have employees without an email address, you'll have to notify them of your renewal coverage offer and give them their unique participation code. Select the Manage employees tab to get the participation code.

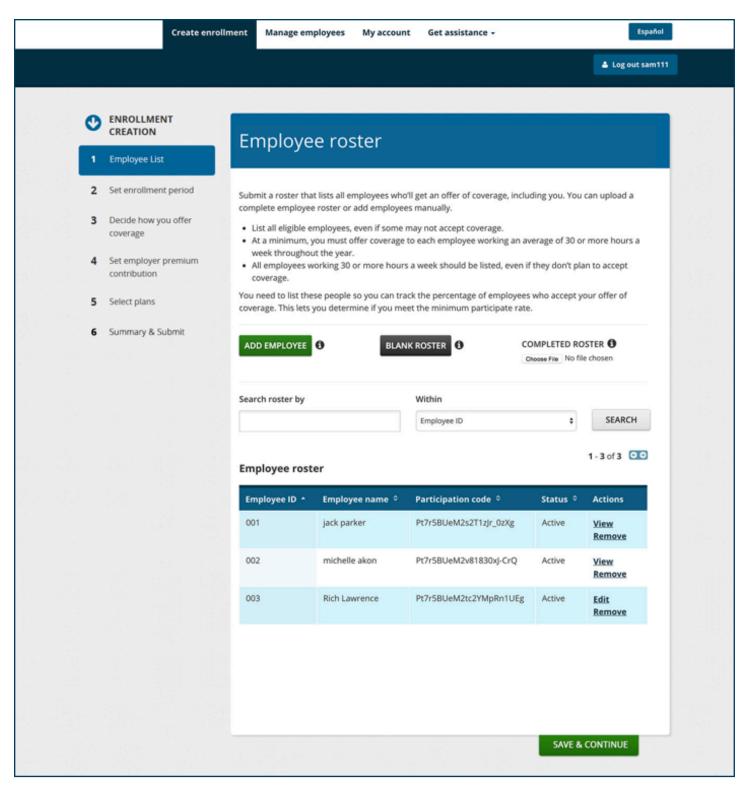
- Select Edit in the Actions column to make changes to your employee or their dependent information.
- You have 3 options to add new employees to your roster:
 - 1. Select ADD EMPLOYEE to enter employee information one at a time on the employee roster screen.
 - 2. Select **BLANK ROSTER** to download an Excel roster template.
 - 3. Select COMPLETED ROSTER to upload an Excel file with your employees' information. After you select the file from your computer, the file name will appear in the employee roster dialogue box.

Note: The 1997-2003 Excel templates are available to download on the employee roster page. Only the 1997-2003 Microsoft Excel file can be uploaded. You'll get an error message if the file isn't in the right format. You must enter complete records. You'll get a rejection message if you enter incomplete records.

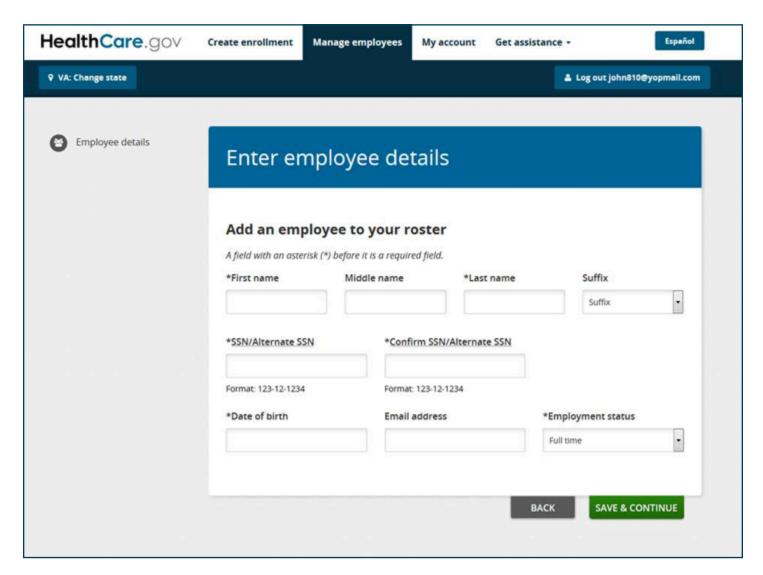
To complete the employee roster, you'll need each employee's legal first and last name, date of birth, and Social Security Number (SSN). You'll also enter their address, employment status (like full or part-time), date of hire, contact preferences, and phone number. Although not required, it's also important to include their email address so they can be notified directly about your coverage offer.

- You'll need to add an Employee ID which is a number or other code that you'll assign to your employees on the roster. You can enter any ID for your employees, but each employee's ID must be different.
- You can also add dependent information, but this is optional. Your employees may enter this information when they review your coverage offer.

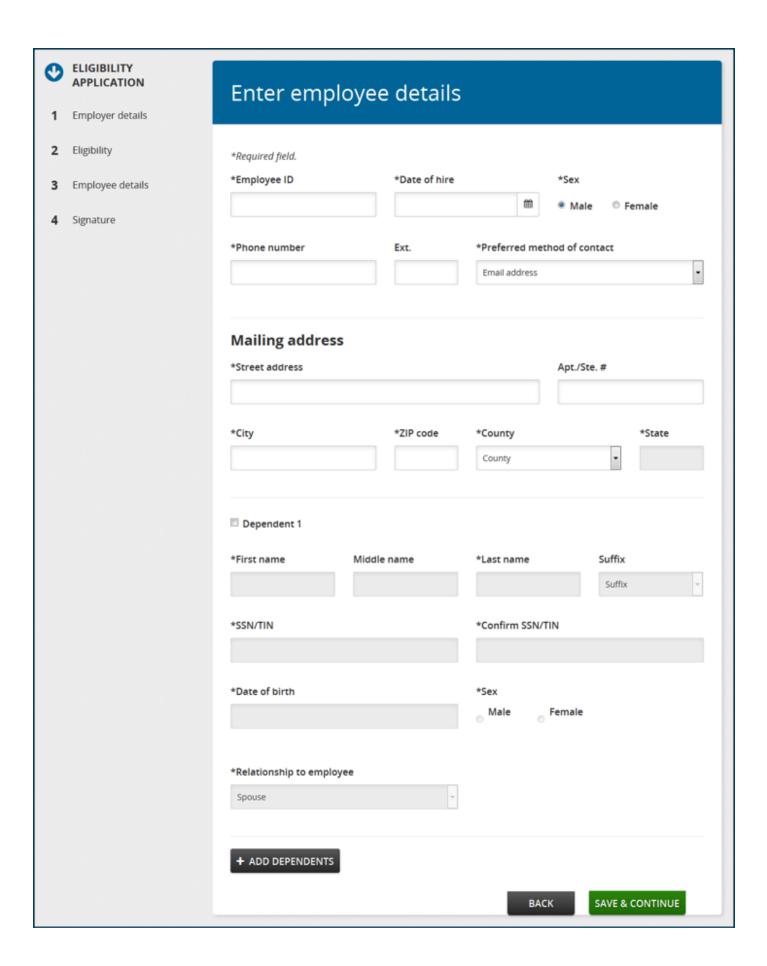
Select **SAVE & CONTINUE** when you complete this page.



You'll see this page when you select **ADD EMPLOYEE**. Enter employee information in the fields. Select **SAVE** & **CONTINUE** when you complete this page.



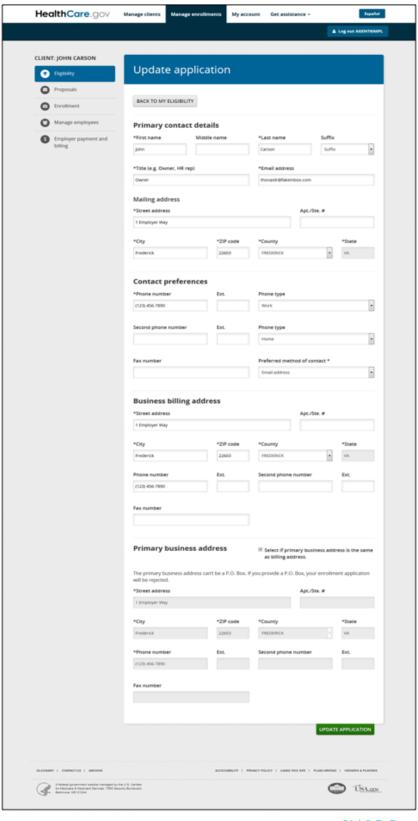
Enter additional employee information here, including dependent information (if applicable). Select SAVE & **CONTINUE** when you complete this page.



Update eligibility

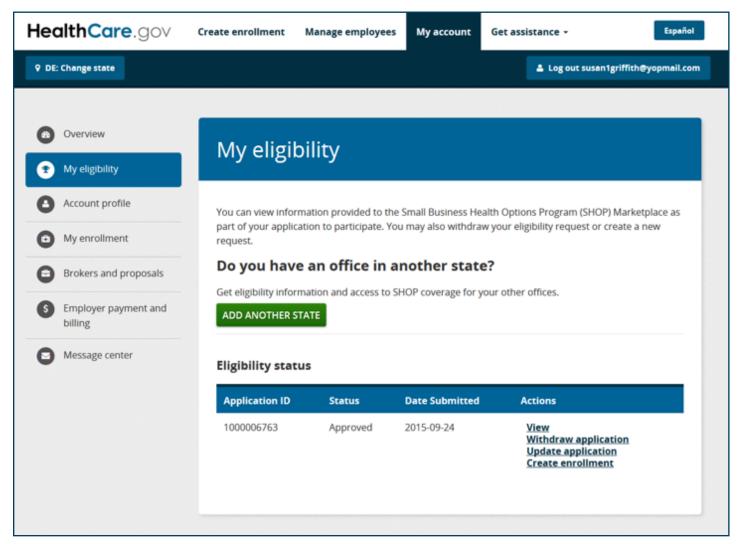
On the **Eligibility** page, the **Update application** screen allows you to update your eligibility information without having to confirm all eligibility criteria again for the renewal.

Select **UPDATE APPLICATION** after completing any required updates.



Note: You can't change your primary business address to a different state. If your primary business has moved to another state, you won't be eligible to renew this coverage for your small business.

If you've moved to another state and want to enroll in the SHOP Marketplace for that state, you'll return to the **My Eligibility** page and select **ADD ANOTHER STATE**. Select **Cancel** if you want to return to the **My eligibility** screen.

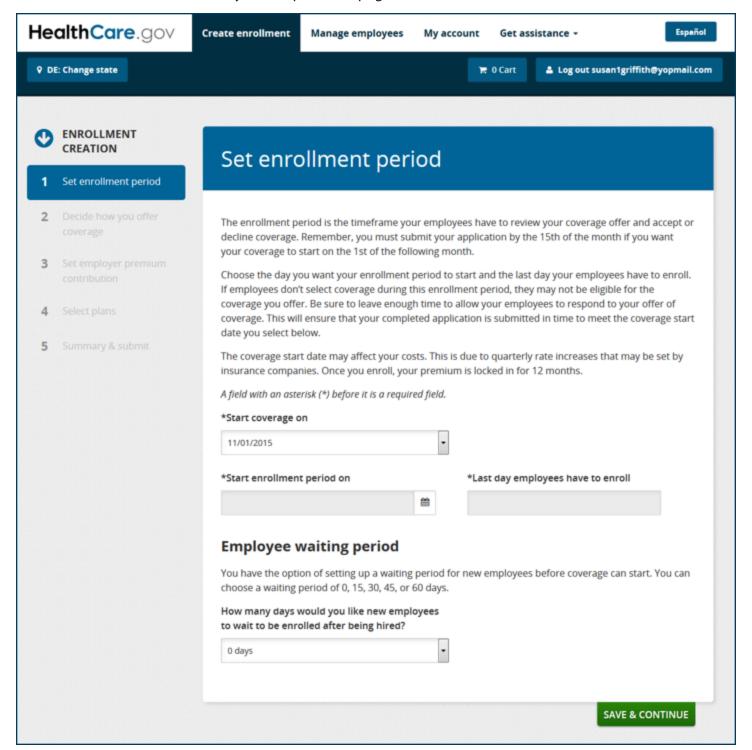


Enrollment period

On the **Set enrollment period** page, the Start coverage on field will default to the renewal start date and can't be changed. Your group's enrollment period (Start enrollment period on/Last day employees have to enroll) is the timeframe your employees have to review your coverage offer, and accept or decline coverage. Your enrollment period must be 7 days or longer. Remember, you must submit your application by the 15th of the month that your coverage is ending for the coverage to start on the first of the following month to prevent a gap in coverage. Allow yourself enough time to review and submit the group enrollment information.

The **Employee waiting period** is the period of time you decide must pass before coverage can become effective for a new employee hired after your enrollment period. You're not required to set a waiting period, but if you do, you can choose 0, 15, 30, 45, or 60 days. During plan renewal, this field will show the waiting period you currently set for new hires, but you can change it.

Select **SAVE & CONTINUE** when you complete this page.



Employer premium contribution

On the **Set employer premium contribution** page, various fields will be prepopulated with information from your 2015 enrollment. On this page, you can change the amount you want to contribute toward employee and dependent premiums (if you offer dependent coverage).

Note: To qualify for the Small Business Health Care Tax Credit, you must contribute at least 50% of the total employee premium.

- If you offer one health plan, you'll contribute a fixed percentage of the individual plan premium for each employee and dependent (if you offer dependent coverage). Under Contribution method, select the **Fixed percentage** radio button for health and dental coverage, if applicable. Then you can enter your percentage contribution in the box for employees and dependents.
- If you offer your employees a choice of plans, you have 2 options:
 - 1. Contribute a fixed percentage of any individual plan premium within a health plan category (like Bronze or Silver) for each employee and dependent (if you offer dependent coverage). The fixed percentage amount will vary from employee to employee based on their age and the plan they choose.

For example: Jane is 25, and her premium is \$200 per month. John is 60, and his premium is \$300 per month. You decided to pay 80% toward your employees' individual plan premiums (which varies by their age). This means that you'll pay \$160 per month toward Jane's premium and \$240 per month toward John's premium. If you choose this option, under **Contribution** method, select Fixed percentage for health and dental coverage, if applicable. Then you can enter your percentage contribution in the box for employees and dependents.

2. Contribute a fixed percentage of a specific "reference plan" premium amount that you **choose.** The reference plan is used only to determine the percentage amount you'll contribute toward your employees' premium. The reference plan premium amount will vary from employee to employee based on their age.

For example: The reference plan premium is \$100 for Jane and your contribution is 50%. You'll pay \$50 toward Jane's premium, even if she chooses a different plan.

If you choose this option, select the **Reference plan** radio button for health and dental coverage, if applicable. Then you can enter your percentage contribution in the box for employees and dependents.

Whether you offer one plan or a choice of plans, your percentage contribution will convert to a specific dollar amount that you can use for budgeting purposes. You'll see what the employees' and your premium contribution will be when you compare plans.

Select the appropriate radio button if you want to contribute to dependent and domestic partner premiums. If you decide to offer dependent coverage without contributing toward coverage, add a "0" in the dependents percentage contribution box.

Note: You may return to this page at any time prior to submitting the enrollment application, to revise the percentage contribution entered.

After you enter your percentage contribution, select **SAVE & CONTINUE**.

ENROLLMENT CREATION

- Set enrollment period
- Decide how you offer coverage
- Set employer premium

Set employer premium contribution

To help you decide how much to contribute, choose a percentage amount for employees and dependents for one of 2 contribution methods.

- 1. You can contribute a fixed percentage that will be calculated based on the individual plan premium for each employee and dependent.
- 2. You can base your percentage contribution on a reference plan premium if your employees are selecting coverage from a plan category you chose.

The percentage in both contribution methods will translate to a dollar amount you can use for budgeting

Reference plan Fixed percentage Will you offer coverage for dependents? Yes No Will dependent coverage include coverage for dome Check all that apply. I'll offer coverage for opposite sex domestic partners. I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	
Will you offer coverage for dependents? Yes No Will dependent coverage include coverage for dome Check all that apply. I'll offer coverage for opposite sex domestic partners. I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	
Check all that apply. I'll offer coverage for opposite sex domestic partners. I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-t	
● Yes ● No Will dependent coverage include coverage for dome Check all that apply. □ I'll offer coverage for opposite sex domestic partners. □ I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	
Will dependent coverage include coverage for dome Check all that apply. I'll offer coverage for opposite sex domestic partners. I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	
☐ I'll offer coverage for opposite sex domestic partners. ☐ I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	
I'll offer coverage for same sex domestic partners. Health coverage To qualify for the tax credit, you must pay at least 50% of your full-to-	stic partners?
To qualify for the tax credit, you must pay at least 50% of your full-t	
To qualify for the tax credit, you must pay at least 50% of your full-t	
*Contribution % for employee *Contribution	me employees' premium costs.
	on % for dependent
Dental coverage	
•	on % for dependent

SAVE & CONTINUE

Plan selection

The online process to select a plan hasn't changed. However, there are some important changes in the SHOP Marketplace program for 2016:

- All employers in all SHOP Marketplace states can now offer Employee Choice, which gives employees the option to select any plan from the plan category that you select.
- Employers can choose to enroll in dental coverage without enrolling in a health plan.

See the Employer Enrollment User Guide at Marketplace.cms.gov/outreach-and-education/shopemployer-enrollment-user-quide.pdf for details on plan selection and enrollment options.

Plan review and application submission

You'll review your plan selection and submit your application as you did during your initial Open Enrollment Period. Make sure to notify your employees of the renewal coverage offer and their required response. You can monitor employee response on the My Enrollment page. When your enrollment period closes or after your employees have responded to your coverage offer - and you've met your applicable minimum participation rate, select **SUBMIT APPLICATION**.

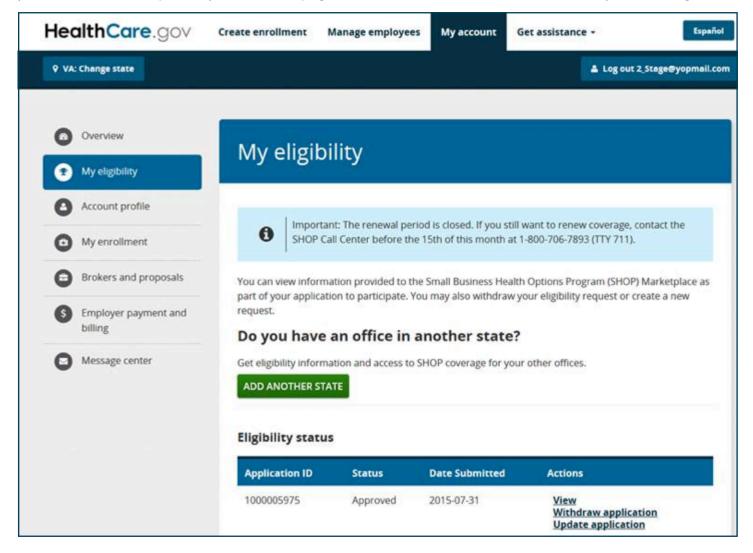
Select PAY NOW to pay your first month's premium. You must submit your first month's premium payment by the renewal enrollment deadline (the 15th of the month prior to the coverage effective date) for coverage to be effective on the first of the month. After making your first month's premium payment, you'll get an invoice each month for your monthly premium.

NOTE: The minimum participation rate for employee enrollment doesn't apply between November 15 -December 15 each year. Outside of this enrollment period, you must meet the minimum participation rate for your state to qualify for SHOP Marketplace coverage. For plan years starting on or after January 1, 2016, the SHOP Marketplace minimum participation rate is based on the rate of employee participation in the SHOP Marketplace and in other minimum essential coverage, including employees enrolled in coverage through another group health plan, Medicare, Medicaid, TRICARE, coverage sold through the individual market, or in other minimum essential coverage. There's no minimum participation rate requirement to enroll in a dental plan.

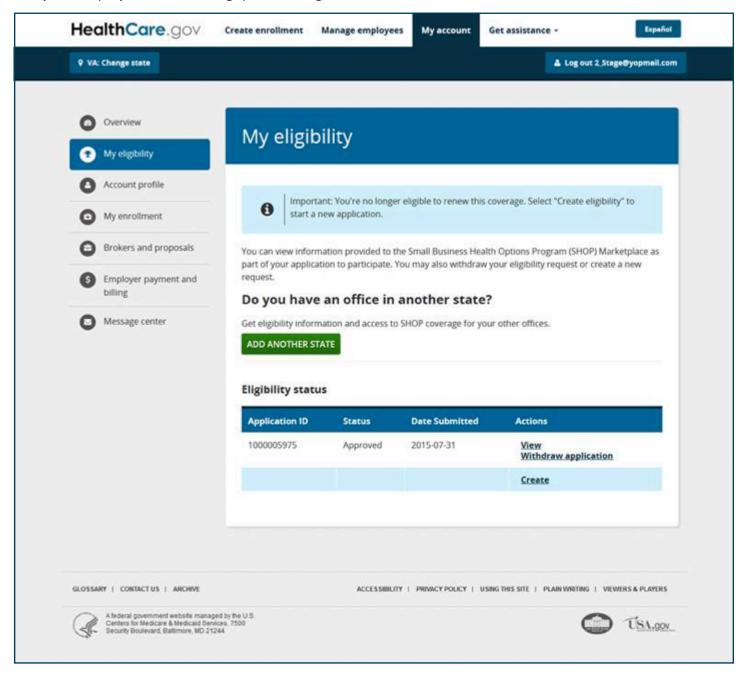
For more information, visit HealthCare.gov/small-businesses/provide-shop-coverage/qualify-for-shopmarketplace.

Missed renewal period

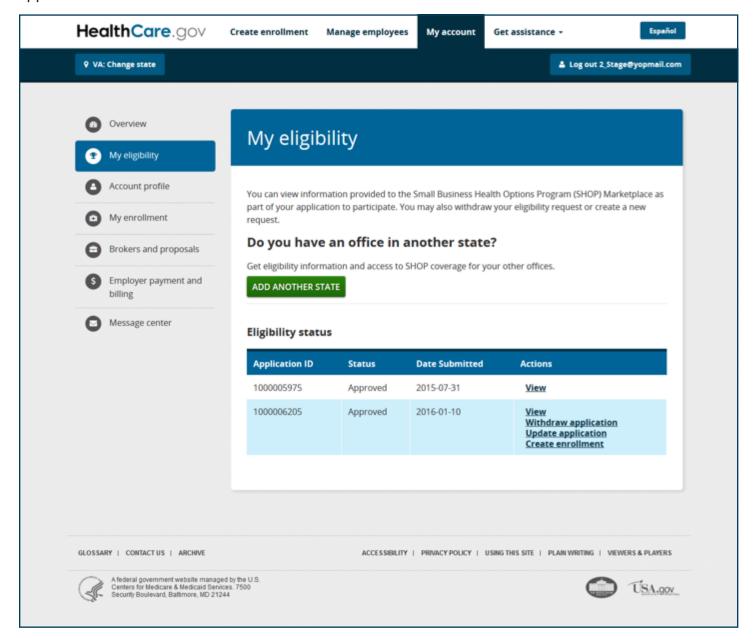
If you log into your HealthCare.gov account after the 15th of the month but before the 19th of the month of your missed renewal period, you'll see this page. Contact the SHOP Call Center to renew your coverage.



If you log into your **HealthCare.gov** account after the 19th of the month of your missed renewal period, you'll see this screen. If you've missed your renewal period, you'll have to create a new enrollment and you and your employees will have a gap in coverage.



Select Create to redetermine your SHOP Marketplace eligibility and proceed with your SHOP Marketplace application.

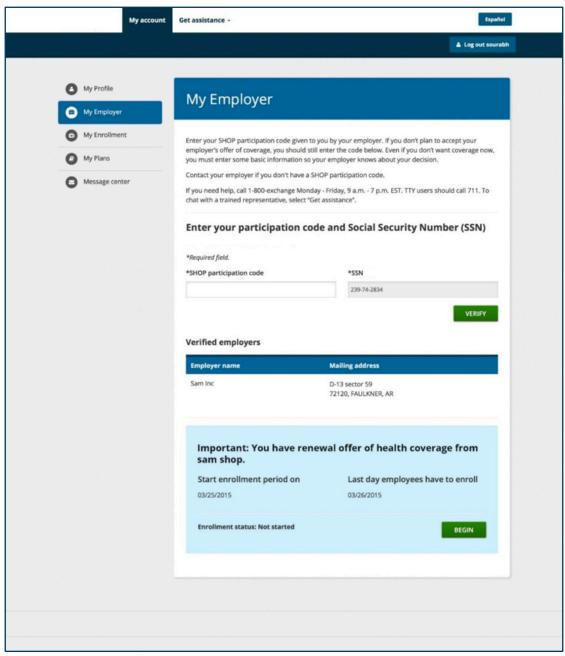


SHOP Marketplace - Employee Plan Renewal

Starting your renewal application in your HealthCare.gov account

When you get a renewal coverage offer from your employer, you can review and accept the offer by logging into your **HealthCare.gov** account and entering your username and password. You'll have at least 7 days to complete your renewal application.

Select **BEGIN**.



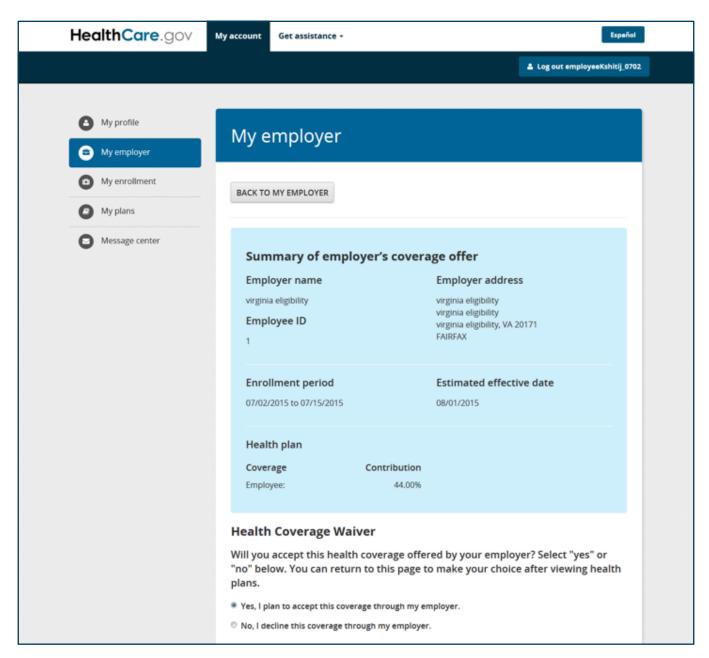
Accepting the renewal coverage offer

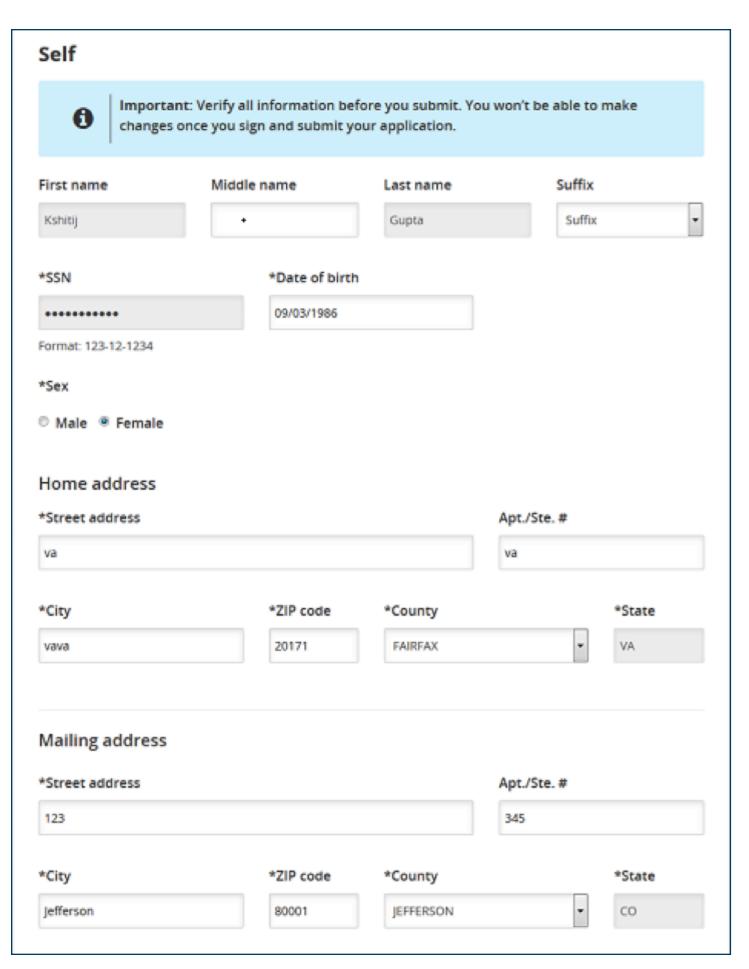
You should review your employer's coverage offer and your personal information. If your employer is offering both health and dental coverage, you can choose to enroll in health and/or dental coverage. You're not required to accept both. If your employer offers dependent coverage, your dependent(s) can choose to take health or dental coverage, or both, as long as you also enroll. You can also decide which dependents, if any, you want to enroll in either health or dental coverage, or in both. Keep in mind, this will be your only opportunity to enroll in the offered plans until the next Open Enrollment Period, unless you experience a life status change.

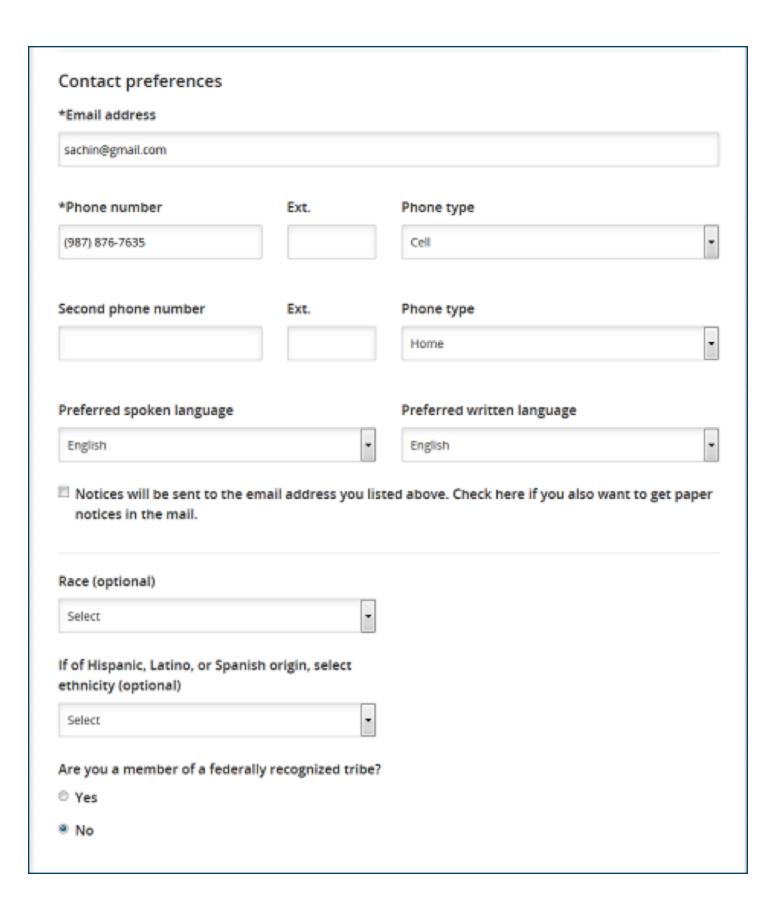
Select **Yes** to accept the offer of health and/or dental coverage.

Select No to waive the offer of health and/or dental coverage.

Enter your name in the **Electronic signature** field and select **SAVE & CONTINUE** to submit your application.



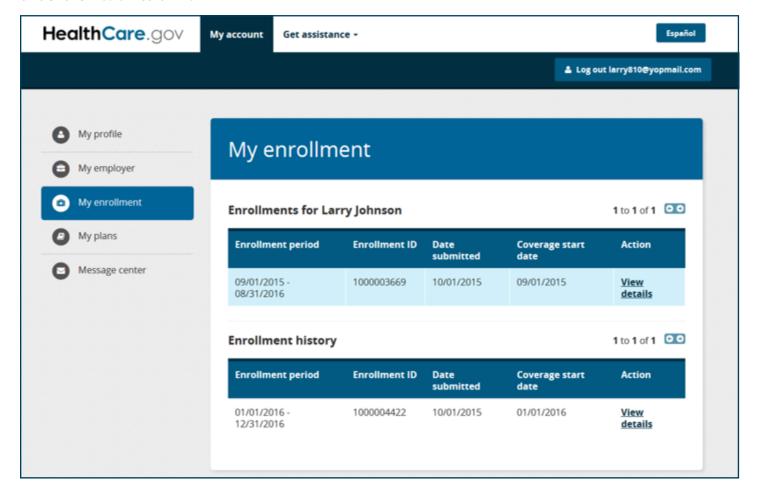




Yes	
No	
o you plan	to complete a tobacco cessation program for tobacco users offered by the health plan?
	erstand that my premiums won't include the tobacco surcharge of up to 50%, which car o me if I don't complete the program.
No. I unde	rstand that my premiums will include a tobacco surcharge if the health plan charges
/ill you have	any of these sources of health coverage once this employer's SHOP plan is effective?
Yes	
No	
he other he	alth coverage is through:
Select	
	*
	v that I must tell the SHOP if information I listed on pplication changes.
this a I'm signin all the qu federal la coverage	v that I must tell the SHOP if information I listed on
this a I'm signin all the qu federal la coverage untrue in Following sex, age,	w that I must tell the SHOP if information I listed on pplication changes. If this application under penalty of perjury, which means I've provided true answers to estions to the best of my knowledge. I know that I may be subject to penalties under w if I intentionally provide false or untrue information. In addition, I know that my and the coverage for my dependents (if applicable) may be impacted if I provide false or
I'm signin all the qu federal la coverage untrue in Following sex, age, by visiting	w that I must tell the SHOP if information I listed on pplication changes. g this application under penalty of perjury, which means I've provided true answers to estions to the best of my knowledge. I know that I may be subject to penalties under wif I intentionally provide false or untrue information. In addition, I know that my and the coverage for my dependents (if applicable) may be impacted if I provide false or formation. g federal law, discrimination isn't permitted on the basis of race, color, national origin, sexual orientation, gender identity, or disability. I can file a complaint of discrimination
this a I'm signin all the qu federal la coverage untrue in Following sex, age, by visiting	w that I must tell the SHOP if information I listed on pplication changes. If this application under penalty of perjury, which means I've provided true answers to estions to the best of my knowledge. I know that I may be subject to penalties under wif I intentionally provide false or untrue information. In addition, I know that my and the coverage for my dependents (if applicable) may be impacted if I provide false or formation. If federal law, discrimination isn't permitted on the basis of race, color, national origin, sexual orientation, gender identity, or disability. I can file a complaint of discrimination to the sexual orientation, gender identity, or disability. I can file a complaint of discrimination to the sexual orientation, gender identity, or disability.
I'm signin all the qu federal la coverage untrue in Following sex, age, by visiting	w that I must tell the SHOP if information I listed on pplication changes. g this application under penalty of perjury, which means I've provided true answers to estions to the best of my knowledge. I know that I may be subject to penalties under wif I intentionally provide false or untrue information. In addition, I know that my and the coverage for my dependents (if applicable) may be impacted if I provide false or formation. Gederal law, discrimination isn't permitted on the basis of race, color, national origin, sexual orientation, gender identity, or disability. I can file a complaint of discrimination www.hhs.gov/ocr/office/file.

Reviewing plans

You can review your current and renewal plans by selecting View Details on the My Enrollment page under the **Action** column.



SHOP Marketplace - Agent/Broker Renewal

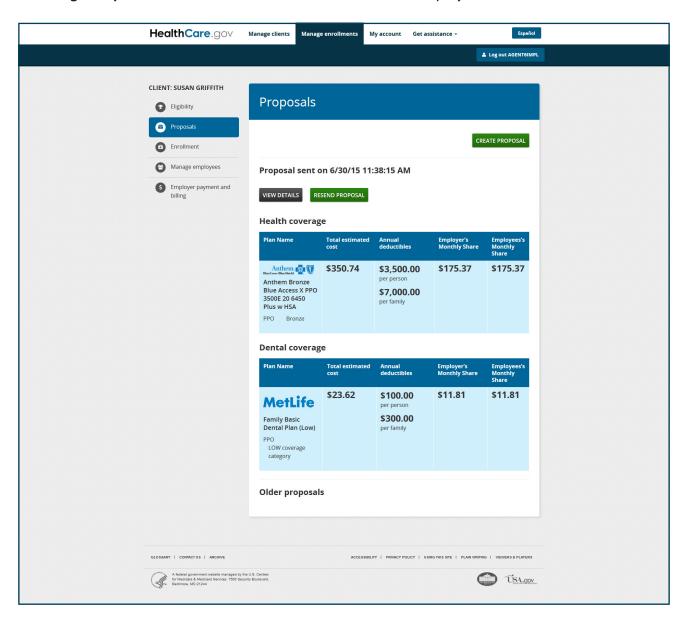
Create a proposal

You can create a renewal enrollment proposal for employers who have given you authorized access to their account by logging into your SHOP Marketplace Agent/Broker Portal account and entering your username and password.

Select **CREATE RENEWAL PROPOSAL** to create an enrollment proposal for an employer.

Select **VIEW DETAILS** to review information on a previously sent proposal.

See the SHOP Agent Broker User Guide at Marketplace.cms.gov/technical-assistance-resources/agentbroker-user-guide.pdf for additional enrollment instructions for employers.



Have Questions or Need Help?

For more information on the SHOP Marketplace, visit **HealthCare.gov/small-businesses**. You can also contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a call center representative.

