



Maryland Small Business Health Options Update

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A service of Maryland Health Benefit Exchange

✦ 2014 SHOP Program

- Shopping available April 1, 2014 for June 1st coverage
- Federal tax benefit made available for qualifying employers
- “Direct enrollment” process
 - Employer choice model only – employers chose one carrier and offer one or more Exchange certified SHOP plans from that carrier
 - Exchange determined employer eligibility to participate in SHOP program
 - Exchange reported enrollment information to CMS and IRS
 - Brokers worked directly with carriers and/or third party administrator to sell SHOP certified plans
- Total Applications approved **139**
- Enrolled Employees & Dependents **228**
- Group size less than 10 employees **86%**
- Group size 11-20 employees **9%**

✦ 2015 SHOP Program

- **“Direct enrollment” to continue for Employer Choice model**
 - Exchange/TPA determines employer eligibility to participate in SHOP program
 - Exchange reports enrollment information to CMS and IRS
 - Brokers work directly with carriers and/or third party administrator to sell SHOP certified plans
- **Employee choice model will be available through MHBE contracted third party administrators**
 - **Employee choice model – employers chose one metal level and offer one or more Exchange certified SHOP plans from all carriers in the metal level**
 - **Shopping available January 1, 2015 for March 1st coverage**
 - **Exchange reports enrollment information to CMS and IRS**
 - **Brokers work directly with carriers and/or third party administrator to sell SHOP certified plans**
- **Federal tax benefit and employee choice model made available for qualifying employers**