9 Reasons to Buy a SHOP Plan:

Covered California's **S**mall Business **H**ealth **O**ptions **P**rogram

	SHOP Advantages	Benefit to the Employer
1	**Defined contribution**	Clearly see the cost of providing coverage. Easy to budget, since your per-employee cost is fixed, regardless of which plan your employees choose.
2	**SHOP doesn't require pediatric dental**	Cost savings over direct carrier plans where peds dental is imbedded*. It's easy to offer voluntary family dental – no cost to employer plus richer benefits and networks than imbedded dental plans.
3	**Employer and Broker friendly administration**	Less admin cost. Easiest carrier forms and paperwork. Single monthly billing statement consolidating multiple carriers. PEO-friendly so you don't risk coverage gaps. Employer determines eligibility and waiting period for new hires.
4	**Employee-only contracts are supported**	Administering dependent benefits are time consuming and costly for small employers. Save HR resources with employee-only plans. SHOP allows your employees' families the potential to qualify for subsidy when purchasing coverage on the exchange.
5	**Employee choice**	Give employees the power to choose the plan they want – multiple carrier options, two metal tiers to choose from, and the ability to buy-up for more coverage. All at no cost to you.
6	**No administration fee**	Lower cost than Cal Choice's exchange which charges an administrative fee.
7	**Small Business Tax Credit savings of up to 50% only available with SHOP coverage.**	Tax credits allow your healthcare budget to go farther. Companies with < 25 employees and <$50k average income may qualify (for profit and non-profit).
8	**The only exchange where you can choose regional and national carriers**	Choose your contribution based on a cost-effective regional carrier (if available in your region), and allow employees to choose a national carrier if they prefer. Insure out of state employees through SHOP too, as long as you have sufficient participation in CA.
9	**Supports government healthcare**	Aligns with some employers' philosophical beliefs in the government healthcare promise.

*Pediatric dental is imbedded in the regional carrier plans – WHA, CCHP, Sharp

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