

Health Care Reform Update

CMS to Propose Major Changes to Federal SHOP Marketplaces

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The Centers for Medicare and Medicaid Services (CMS) has announced its intention to propose major changes to how small employers in Small Business Health Options Program (SHOP) Marketplaces using HealthCare.gov would enroll in SHOP plans taking effect on or after January 1, 2018. **Among other things, CMS intends to promote broker participation in SHOP plan enrollment.**

Background

Established as part of the Affordable Care Act (ACA), [SHOP Marketplaces](#) offer eligible small employers an online process for offering health insurance coverage to their employees. The federal government operates federally facilitated SHOP Marketplaces in states that did not elect to establish their own state-based Marketplace, while some state-based SHOP Marketplaces also use the federal HealthCare.gov platform. Currently, employers wishing to purchase health insurance coverage through a federally facilitated SHOP Marketplace or a state-based SHOP Marketplace on the federal platform **must verify eligibility for coverage, enroll in coverage, and make premium payments via HealthCare.gov.**

Intended Changes to SHOP Marketplaces

Under the approach CMS [intends to propose](#), **SHOP enrollment in states that currently use the federal platform would be removed from HealthCare.gov.** Instead, small employers would enroll in SHOP coverage **with the assistance of a broker registered with a federally facilitated SHOP**, or directly with an insurance company offering SHOP plans, for **plan years beginning on or after January 1, 2018.** Employers would still obtain a determination of eligibility by going to HealthCare.gov.

In addition, CMS anticipates that its intended proposal will give state-based SHOP Marketplaces the option to direct small employers to SHOP-registered brokers and insurance companies for SHOP plan enrollment.

[Click here](#) for more information from CMS.

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

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