

Small Employers/SHOP

The **Small Business Health Options Program (SHOP)** helps small businesses with 1–50 employees provide private insurance to their employees. It's also generally the only way employers can get the Small Business Health Care Tax Credit. The tax credit can save eligible employers up to 50% of their employer contribution.

How to enroll through SHOP

You can enroll in SHOP plans directly through an insurance company. Or you can get help from a SHOP-registered agent or broker. You can generally enroll in SHOP coverage year-round.

This insurance company now participates in the SHOP:

- Horizon Blue Cross Blue Shield of New Jersey
 - Horizon SHOP - 1-800-784-6222

Note: You cannot get SHOP plans and other employer plans through GetCoveredNJ.

If you are looking for SHOP plans or other employee coverage, do not create an account, log into your existing Marketplace account, or apply on GetCoveredNJ. Contact an insurance company or SHOP-registered agent or broker.

Small Business Health Care Tax Credit

Enrolling in a SHOP plan is generally the only way for a small business or non-profit to claim the Small Business Health Care Tax Credit. You may qualify for the Small Business Health Care Tax Credit. It could be worth up to 50% of the costs you pay for your employees' premiums, or 35% for non-profit employers.

To qualify, you must:

- Have fewer than 25 full-time equivalent (FTE) employees
- Have an average employee salary of about \$50,000 per year or less
- Pay at least 50% of your full-time employees' premium costs
- Offer SHOP coverage to all of your full-time employees. You don't have to offer it to dependents or employees working fewer than 30 hours per week to qualify for the tax credit.

More choices for small employers

Small businesses seeking group coverage for their employees may also get coverage for their employees through plans offered through the Small Business Health Options Program (SHOP) or a separate State program called the New Jersey's Small Employer Health Benefits (SEH) program. Tax credits are only available with SHOP plans and more information can be found at [HealthCare.gov](https://www.healthcare.gov).

New Jersey defines a small employer as an employer with at least one but not more than 50 employees. Generally, small employers must satisfy participation and contribution requirements.

Note: You can find more about plans for small employers and a Small Employer Health Benefits program rates calculator on the [SEH website](#).





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