

Exploring coverage options for small businesses

Health coverage for self-employed

Generally, if you run your own business and have no employees, or are [self-employed](#), your business won't qualify for group coverage. You can purchase qualified health coverage through the [Marketplace for individuals and families](#).

With an Individual Marketplace plan, you can:

- Find coverage for yourself and your family
- Access premium tax credits and other savings, if you qualify

IMPORTANT: Businesses with no employees (other than owners or their spouses) are not eligible for SHOP plans

[To qualify for SHOP](#), you generally must have between 1-50 employees with at least one employee other than the owners or their spouses. [Learn more about SHOP coverage](#).

The Individual Marketplace

The Individual Marketplace offers flexible, quality coverage for people who:

- Run their own businesses
- Are self-employed with no employees
- Work as freelancers or consultants

All plans in the Marketplace cover the same categories of [essential health benefits](#) and are prohibited from excluding treatment based on pre-existing conditions. You can also choose between plans with lower premiums and higher cost-sharing when you need care, or higher monthly payments and lower cost-sharing when you need care.

You can only enroll in Marketplace coverage during the annual Open Enrollment Period, unless you have a [qualifying life event](#) during the year.

Looking for help with coverage? [Find an agent or broker in your area.](#) Agents and brokers are experts in health insurance and can help you find the coverage you need if they have completed registration with the Marketplace, generally at no extra cost to you.

Qualifying for Marketplace savings

To get a premium tax credit or reduction of your out-of-pocket costs, you'll need to provide an estimate of your household income to the Marketplace for the year you're getting coverage. This can be challenging for business owners whose [income may vary](#). You should provide your best estimate. Talk to your tax professional for advice on how to estimate your household income.

If you qualify for a premium tax credit and/or reduction of your out-of-pocket costs and your expected household income changes during the year, you should return to the Marketplace and update your estimated income as soon as possible. At the end of the year, if you make more than what you reported to the Marketplace, you may have to pay back some or all of the premium tax credits that you received in advance. If you make less, you could get additional premium tax credits when you file your taxes.

[Learn more about reporting income to the Marketplace.](#)

Note: You may be able to get more savings and lower costs on Marketplace health insurance coverage due to the American Rescue Plan Act of 2021. [Find out if you qualify for Marketplace savings.](#)

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