



# Oregon

Kate Brown, Governor

## Department of Consumer and Business Services

Oregon Health Insurance Marketplace

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## Oregon Health Insurance Marketplace SHOP Process

As Oregon currently does not have an automated SHOP, small employers may purchase certified SHOP QHPs directly from the carrier. Upon request, the Marketplace will determine whether the small employer meets the requirements to participate in the SHOP program and potentially be eligible for the IRS small business tax credit. The steps in this process are outlined below. Please note that the Marketplace only determines eligibility to participate in SHOP, not eligibility for the small employer tax credit.

### SHOP Process

1. The small employer decides they wish to apply for the small group tax credit and/or enroll in a SHOP QHP and either contacts the carrier directly, or their agent contacts the carrier.
2. The carrier enrolls the small employer in one of their SHOP QHPs. The carrier should ensure the small employer is enrolled in the -01 variant (*the on exchange variant*) of the plan to eliminate any confusion with CMS or the IRS.
3. The carrier fills out the *Health Insurance Renewal for Employers form* and sends it to [shop.marketplace@oregon.gov](mailto:shop.marketplace@oregon.gov).
4. SHOP staff receive the application and determine the following:
  - a. *Is application complete?* If not, return to carrier for missing information.
  - b. *Did employer choose a SHOP QHP certified by the Marketplace?* If not, employer cannot participate in the SHOP program.
  - c. *Does employer have 50 or less employees?* If employer has more employees, they are not eligible for SHOP and must choose a different plan.
  - d. *Does employer contribute at least 50% of premium for employees?* If not, employer is only eligible to enroll in SHOP plan between November 15<sup>th</sup> and December 15<sup>th</sup>.
5. If any of the answers to questions b through d are **NO**, SHOP staff will prepare the Employer Eligibility Notice\_Not Eligible letter and send it to the employer. This letter contains information for the employer on how to appeal the decision if they do not agree with it.
6. If the answers to b through d are **YES**, SHOP staff will prepare the Employer Eligibility Notice\_Eligible letter and send it to the employer. This notice informs the employer that they are eligible to participate in SHOP and to give the notice to their tax preparer if they wish to apply for the small business tax credit.

7. Both letters are sent to the employer, with a copy to the carrier and agent (*if applicable*).
8. The turn around time on processing applications and sending out letters is one week or less, unless a large number of requests are received at the same time.
9. Each month the Marketplace is responsible for compiling and reporting SHOP enrollment data. This data is collected from the carriers and contains the name of the small employer, number of employees eligible for coverage, and number of employees enrolled in coverage.
10. Each quarter, the Marketplace is responsible for compiling and reporting SHOP enrollment data that is slightly more in-depth than the monthly reports. It contains information on average number of employees enrolled per employer, number of employers offering employee and dependent coverage, and average employer contribution, among other data items.