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Mississippi Pursues State-Based SHOP Marketplace Healthcare Option

Jackson-On August 28, 2013, the United States Department of Health and Human Services issued regulations that will now allow states to apply to operate a state-based free market Small Business Health Options Program (SHOP) marketplace.

"Mississippi is in a position to begin operation of a free market SHOP marketplace in the first quarter of 2014," Commissioner of Insurance Mike Chaney said.

Chaney stressed that a SHOP marketplace is not an ObamaCare state exchange for subsidized beneficiaries and does not expand Medicaid. He also noted that the Mississippi State Senate passed a bill to create such a marketplace before ObamaCare was proposed.

Mississippi has applied to operate a SHOP marketplace. The Mississippi Insurance Department recognizes the importance of providing small business owners access to alternative health care options for their employees and is committed to facilitating the establishment of a state-based Small Business Health Options Program (SHOP)-only Marketplace.

"The state has had a developed plan ready since early 2013 and has been waiting for Federal approval of our request to operate the free market approach of SHOP exchanges. I am pleased that Federal authorization was granted by CCIIO August 28th, 2013 for all states to apply to operate a state based free market SHOP, "Chaney said.

(*Note-CCIIO-The Center for Consumer Information and Insurance Oversight within HHS)

A SHOP Marketplace is designed to assist employers and facilitate enrollment of employees into qualified health plans (QHPs). Small employers, primarily those with fewer than fifty (50) eligible employees, will be able to apply and enroll online in an array of QHPs. The SHOP Marketplace will offer a flexible and easy-to-understand plan selection process for both employers and employees, and will include services for premium billing and payment processing, among others.