



Small Business

# Small Business Health Insurance Brokers

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Wondering if you should use a broker to shop for small business health insurance plans? Brokers can clarify your questions about group health coverage while educating you about the most optimal options available.

Keep reading to learn about how an experienced health insurance broker like eHealth can help you find the right group plan for your business.

## Will using a broker cost more money?

Using eHealth does not come at any extra cost to you. You'll benefit from using our tools, resources, helpful agents, and easy shopping and enrollment processes for free.

Additionally, the law sets prices on health insurance plans, and brokers have to abide by government and state regulations, which means that brokers cannot raise the price of group plans.

## **Why use a broker when shopping for health insurance?**

A health insurance broker serves as an intermediary between you as a small business owner and health insurers, helping to match you with a health insurance plan or company best suited to your needs.

The major difference between a health insurance broker and a health insurance company is that brokers have the freedom to offer plans from across the entire small business health insurance marketplace, instead of being limited to options from just one health insurance company.

The licensed agents who work for health insurance brokers can answer your questions and connect you to small business health insurance plans that meet your preferences regarding monthly premium and annual deductible costs, network coverage, and additional benefits.

Although all health plan prices are fixed by law and government regulations, meaning that a health care broker cannot reduce prices, the value of working with a broker's agent is that he or she completes all the groundwork for you. Licensed health insurance agents can help you look at a variety of plan options offered by multiple companies that fit your budget and price range.

If you buy a plan through a health insurance broker, the services of the agent do not cost you anything, so you can generally be confident that there is no incentive for the agent to favor one company or plan over the other.

Overall, using a health insurance broker allows you to shop around and explore more options for group coverage to see if you could save money for your small business.

## **Using eHealth as a broker for small business health insurance**

If you choose to use the services of an agent who works for a health insurance broker like eHealth, then that broker will help you find affordable group plans from multiple insurance companies.

Using eHealth as an insurance broker makes it easy to set up your small business health insurance:

**No Broker Fees** – Whether using our online marketplace or speaking directly with our licensed health insurance agents, it is free to shop for small business health insurance quotes through eHealth with no additional cost to you, since we do not charge any broker fees.

**Unbiased Advice** – Since eHealth is a health insurance broker and not an insurance company, we can provide unbiased insights related to group coverage. By offering plans from more than a single insurance company, our agents concentrate on finding you the right plan for your small business, rather than promoting any particular type of plan or company.

**Convenience** – View all of your insurance options in one place through the eHealth website, comparing plans from different companies to find the best solution for you and your employees. eHealth's agents are available year-round to resolve your small business insurance questions.

**Advocacy** – If you decide to buy a small business health insurance plan, eHealth's free support will still be available during the entire duration of your coverage. For instance, our agents can help you interact with your health insurance company in dealing with coverage or billing issues.

As a health insurance broker, eHealth provides you with the assistance, information, and resources you need to make the best decision regarding group health insurance, and our licensed insurance agents are committed to helping you find the right plan for your small business. Visit us today at [eHealth.com](http://eHealth.com).

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