Small Business

What is a Private Health Exchange for Small Business?

Updated on December 09, 2019

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As a small business owner considering group health insurance, you may be wondering what your options are in terms of where to find coverage. Private health exchanges are marketplaces for health insurance plans run by private companies. A private health exchange like eHealth lets you shop for and compare small business health insurance plans available from a variety of health insurance companies, and may also include a greater selection of plans than public health exchanges.

What is a private health exchange for small business?

A private health exchange, also known as a health insurance marketplace, is a resource that enables you to shop for, review, and purchase health insurance plans. Run by a private company, this type of online exchange or marketplace usually provides a selection of health insurance options available in your area.

As a small business owner, you can use a private health exchange to find group health insurance for yourself and your employees at any time of year. By using quotes to explore different small business health insurance plan types, you may be better able to find the right plan for the unique needs of your company. A private health exchange for employers may also allow you to learn more about health care tax credit options (if applicable) that may be available for small businesses.

What is the difference between a private health exchange and a government health exchange?

In accordance with the Affordable Care Act (ACA), both private health exchanges and government health exchanges facilitate the process of finding, comparing, and purchasing health insurance. The main difference between them is that a private health exchange is run by a private company, and public health exchange is run by the government, at either the federal or state level.

   State government health exchanges – Depending on the location your small business, some states run their own health insurance marketplace.

   Federal government health exchange – Since not all states run their own health insurance marketplace, small business owners can also use the federal health insurance marketplace.

   Private health exchanges – A private health exchange like eHealth may offer plans which may not be available through public health exchanges. As a small business owner who wants to explore all of your options for affordable health coverage, using a private health exchange could be a great way to benefit from comparing a potentially wider selection of plans and choices.

While government marketplaces only offer ACA-complaint exchange plans, a private health exchange can offer both ACA-compliant plans as well as alternative health insurance plans. If you decide to buy an ACA plan from eHealth, it will include the same essential benefits that you would get from a state or federal health exchange.

Since ACA plan prices are fixed by law, you will always pay the same price for the same insurance plan, no matter where you purchase it. Note that premiums will vary based on factors such as the state your small business is located in and your number of employees. eHealth will have the best prices on any product we sell, and our plans and premiums cost the same as they would on any other platform.

Why use a private health exchange for small business health insurance?

You can find group health insurance through eHealth, a leading private health exchange that offers the largest selection of small business health insurance plans available online. eHealth offers a variety of features to help make finding group health insurance as simple, easy, and informative as possible.

Free quotes – You can instantly access free personalized, no-obligation quotes for your small business by entering in your ZIP code and number of employees on our small business webpage. Plus, since we do not have broker fees, you can avoid spending additional money.

Easy comparisons – You can conveniently compare the prices of many different health insurance plans available from multiple insurance companies and provider networks in your area, all in one place, helping you to find the right coverage option for your business.

Expert advice – With eHealth, you benefit from access to our licensed health insurance agents, who can help answer your specific questions, provide unbiased expert advice, and guide you through every step of our streamlined shopping, enrollment, and implementation process.

Long-term advocacy – Even after you enroll in a group health insurance plan, eHealth continues to be available as a resource to your small business. By serving as your advocate and point of communication with the insurance company, we can help you answer questions related to claims, billing, or other areas where you may need assistance.

With our easy-to-use website, world-class customer service, and large variety of health plans, we aim to provide the most comprehensive group health insurance coverage options for small business owners.

To learn more about affordable choices for quality small business health insurance, visit eHealth.com or speak with one of our helpful licensed insurance agents today.

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