SIMPLE START
INSURANCE

2027 Small Business Benefits Checklist

New to benefits or renewing for 2027? Check these 7 things first.

Key dates: Small businesses can start a group plan any month. Most plans start or renew January 1. From **November 15 to December 15**, insurers must accept small groups even if you don't meet their usual sign-up rules.[1]

1 Know what coverage costs today
In 2026, the average employer plan cost $9,804 a year for one person and $28,303 for a family, both up 5% from 2025.[2]

2 Check the small business tax credit
Fewer than 25 full-time-equivalent employees with average wages under $68,200 (2026)? The credit can cover up to 50% of what you pay toward premiums for plans bought through SHOP, the small business marketplace.[3,4]

3 Know the sign-up rules
Insurers often want about 70% of eligible employees to enroll and you to pay at least 50% of employee-only premiums. New-hire waiting periods can't be longer than 90 days.[5]

4 50 or more full-time-equivalent employees?
Then you must offer affordable coverage. For 2027, an employee's share for the lowest-cost single plan can't be more than 10.22% of household income.[6]

5 Compare more than one type of plan
With an ICHRA or QSEHRA, you give employees a tax-free monthly allowance to buy their own plan. The 2026 QSEHRA limit is $6,450 for one person and $13,100 for a family.[7]

6 Look at 2027 plan limits
For 2027, a plan's out-of-pocket maximum can be up to $12,000 for one person. HSA limits rise to $4,500 for one person and $9,000 for a family.[8]

7 Add dental and vision
They cost far less than medical coverage and help you hire and keep good people.



Want us to do the comparing? Book a free 30-minute benefits review.

We compare group, ICHRA and QSEHRA options side by side and check the tax credit, at no cost to you. Call or text 786-292-0180, or book at calendly.com/simplestartwithandrew/insurance-consultation-clone.

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Your Benefits Snapshot

Jot down these basics before your review. They help us quote accurately the first time. Don't include employee health information.

Your business

Number of full-time employees	
Number of part-time employees	
Business ZIP code	
Current insurer and renewal date	
Monthly budget per employee	

What matters most to you? (check all that apply)

- ☐ Lowest monthly cost
- ☐ Low deductibles
- ☐ Employees in other states
- ☐ Keeping our current doctors
- ☐ Dental and vision
- ☐ A fixed monthly budget (ICHRA or QSEHRA)

What to send us

Your renewal letter if you have one, plus your employee count and ZIP code. We'll send you a secure template for the employee list (called a census). Please don't email it to us without that template.

Sources

1. Kilpatrick Companies, participation holiday: https://www.kilpatrickcos.com/blog/small-group-participation-holiday-explained
2. KFF 2026 Employer Health Benefits Survey: https://www.kff.org/health-costs/2026-employer-health-benefits-survey/
3. IRS, Small Business Health Care Tax Credit: https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace
4. 2026 tax credit wage limits: https://my-tax-guy.com/Handouts_2026/small_business_health_care_tax_credit_2026.pdf
5. U.S. Department of Labor, 90-day waiting period: https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-16
6. Mercer, 2027 affordability: https://www.mercer.com/en-us/insights/law-and-policy/2027-affordability-percentage-for-employer-health-coverage-increases/
7. IRS, QSEHRA limits: https://www.irs.gov/businesses/small-businesses-self-employed/s-corporation-compensation-and-medical-insurance-issues
8. Mercer, 2027 HSA and out-of-pocket limits: https://www.mercer.com/insights/law-and-policy/2027-hsa-hdhp-and-excepted-benefit-hra-figures-set/

Ready when you are.

Call or text 786-292-0180 | support@simplestartinsurance.com | Book your benefits review online

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