

How to Shop for Employer Health Plans: A Cheat Sheet for Growing Businesses

Finding the right health plan for your team is an essential step for any growing business, especially as you approach Applicable Large Employer (ALE) status, having 50 or more full time or full time equivalent team members. With a little guidance, you can navigate the process confidently while ensuring compliance with ACA regulations.

Why It's Important

Businesses with 50 or more full-time equivalent employees are required to provide ACA-compliant health coverage or face steep penalties. In 2025, those penalties are \$2,970 per employee for not offering coverage, and \$4,460 per employee for not offering affordable coverage.

How It Works With Meridio

Meridio simplifies the process with flexible, ACA-compliant health plans tailored to growing businesses. With transparent pricing, no middleman, and year-round enrollment, Meridio's experts walk you through the process, help you calculate your full time equivalent workers if necessary, and supply straightforward solutions that grow with your team.

Step 1 —> Understand Your Workforce



Know your company headcount, employee demographics, and specific care needs to find a flexible health plan that fits.

Step 2 —> Know Your Coverage Options



Direct-to-Consumer Plans

These offer ACA-compliant coverage at an affordable rate, saving on premiums while keeping quality coverage options. Meridio plans are an example of these.

Self-Funded Plans

These are plans that pay employee claims directly backed by a stop-loss provider. If you have a younger or healthier workforce, consider this option.

Level-Funded Plans

These allow you to set predictable monthly costs, with refunds for unused funds. These plans are a great option if you anticipate medical claims from your team to be low.

Association Health Plans

These plans pool resources with other businesses for large-group pricing. You get to experience big box benefits with lower employee counts.

Step 3 —> Spot Red Flags



Some plans may have limited provider networks, hidden fees, vague pricing, or low actuarial values that shift costs to employees. Others may lack the flexibility to adapt to changing staffing needs, leaving businesses and employees frustrated.

Step 4 —> Lower Premiums, Not Quality



Balancing cost and coverage is key. Consider offering tiered coverage, encouraging preventive care, and exploring tax-advantaged accounts like HSAs and FSAs. Regularly review benefit options to ensure your team is getting the best value for their money.

Step 5 —> Partner With Your Provider



The right provider offers more than a plan—they offer support. Look for transparent pricing, flexible terms, and dedicated customer service. A provider like Meridio makes health benefits accessible, scalable, and stress-free.

Take The Next Step

Shopping for health benefits doesn't have to be overwhelming. Meridio is here to help you find a plan that meets your needs and grows with your business. [Learn more](#) about how Meridio can simplify your benefits journey.