



# MEET ChamberAdvantage, A GREAT HEALTH PLAN FOR SMALL BUSINESSES

ARE YOU LOOKING FOR A HEALTH PLAN THAT CAN GIVE YOU MORE RATE STABILITY AND EVEN MORE WAYS TO SAVE? LOOK NO FURTHER.

Welcome to **ChamberAdvantage!** A great new health coverage solution that gives small businesses like yours an easier, more affordable way to offer health benefits to your employees, with a lot less worry. How? Easy!

The Kentucky Chamber of Commerce has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to offer ChamberAdvantage, a self-funded option. It's offered to groups with 2 to 50 full-time employees so they can join together in a large, self-funded pool and share in the overall claims risk, as well as get financial protection backed by Anthem's stop loss coverage. It's a great alternative to Affordable Care Act (ACA) plans that offers you lower costs and more predictable rates — just like large corporations.

**There's more! In addition to financial protection, ChamberAdvantage offers:**

- Competitive, medically underwritten rates.
- Predictable, fixed monthly payments.
- Flexibility in choice of benefit plans.
- Anthem's broad Blue Access network and Essential drug list.

**What about dental, vision, life and disability plans?**

You've got them. If you choose a ChamberAdvantage medical plan, you can get these plans through Anthem at discounted rates!

## WHY ANTHEM?

You get peace of mind knowing Anthem is:

- Proud to serve millions of members in Kentucky for more than 80 years.
- Part of the nation's largest health benefits company.
- Part of the BlueCard® program (through the Blue Cross Blue Shield Association), which includes more than 96% of hospitals and 95% of doctors across the country.<sup>1</sup>

1 Blue Cross Blue Shield Association, *Blue Facts* (May 2018): bcbs.com.

# WHEN YOU GET A **ChamberAdvantage** PLAN, YOUR EMPLOYEES GET THE BENEFITS!

THAT MEANS HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH.



**24/7 NurseLine** makes it easy for employees to talk to a registered nurse 24/7 who can answer questions about a medical concern or help them decide where to get care.



**Future Moms** helps moms-to-be follow their doctor's care plan, identify any risks, make healthier decisions during pregnancy and prepare for delivery. There's also a Future Moms with Breastfeeding Support section on LiveHealth Online that offers moms video visits with a lactation consultant, counselor or registered dietitian using a mobile device or computer with a webcam.



**MyHealth Advantage** is an outreach program that helps employees stay up-to-date with their health care. When gaps or risks are identified, employees will get a confidential MyHealth Note in the mail outlining specific actions to take for better health and cost savings.



**ConditionCare** gives employees access to health professionals including dietitians and nurses who can help improve their health and reduce sick leave. They offer guidance and support to manage chronic conditions including diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, heart failure and end-stage renal disease.



**Case management** helps employees who have complex health issues. They work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.



**Behavioral health** helps employees who are dealing with depression, anxiety, stress or substance abuse. Anthem's Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.



**Online Wellness Toolkit** is a great resource employees can use to set and achieve their unique health goals. Available on [anthem.com](https://www.anthem.com), the toolkit includes a health assessment for identifying health risks, guidance for lowering those risks, personalized trackers to assess progress and fun activities that promote healthier decision-making.



**LiveHealth Online** lets employees have face to face video visits, 24/7, with a board-certified doctor or psychiatrist, licensed therapist or lactation consultant from a mobile device or computer with a webcam. In seconds, they can connect to a doctor to address common health issues, and therapists and psychologists are available in four days or less.<sup>1</sup>



**Autism Spectrum Disorder Program** supports employees as they balance work and raise a child with autism. A licensed behavior analyst helps them navigate the system and addresses their unique challenges.

## ANTHEM WHOLE HEALTH CONNECTION®

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care and a more personalized member experience. You also get easier administration with one bill, one ID card, one enrollment and one website and mobile app.

1. Members must be at least 18 years old to see a therapist online and have their own LiveHealth Online account. Psychologists and therapists using LiveHealth Online do not prescribe medication.

A man with dark hair and a beard, wearing a light blue button-down shirt, is smiling while talking on a black mobile phone. He is sitting in a chair in what appears to be a clothing store, with racks of various colored garments visible in the background. The background is slightly out of focus.

## FAQ

### **What is a ChamberAdvantage plan?**

The ChamberAdvantage plan is a self-funded trust that is established or maintained for the purpose of offering group insurance. It is governed by trustees and bylaws that satisfy the Kentucky Department of Insurance requirements.

### **Who makes the decisions for the ChamberAdvantage plan?**

There is a board of trustees that oversees the plan and ensures that it complies with all applicable laws and regulations.

### **Why would I choose the ChamberAdvantage plan over an ACA plan?**

Because it's a self-funded solution with the following advantages:

- Competitive rates
- Rating methodology similar to pre-ACA rating (avoiding community rating and lowering premiums)
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Protection, as part of a large, self-funded pool backed by Anthem
- Anthem's broad Blue Access PPO Network and Essential formulary

### **How do I know if my business is eligible to participate?**

You need at least two eligible employees enrolled in your medical plan, but no more than 50. Your business must be domiciled in Kentucky and you must be in good standing with the Kentucky Chamber of Commerce or your local participating chamber.

### **Do I need to meet certain participation and contribution requirements?**

Yes. The participation requirement is 50% of the net eligible. There are no contribution requirements.

### **Can I join the ChamberAdvantage plan at any time during the year?**

Yes; however, all participating employers in ChamberAdvantage plans renew on June 1 of every year starting in 2021.

### **How will my premium equivalent rate be determined?**

There are multiple factors that impact your premium equivalent rate, including:

- Medical history and expected risk of your employees' future health claims
- Age and gender of your employees
- The number of employees enrolled in the benefit plan
- Where your company is located
- What benefits are being offered

**What components are included in my premium equivalent rate? Are there other amounts I have to pay in addition to the premium equivalent rate?**

Your premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premiums. In addition, chamber membership dues and product dues are separate and are paid directly to the Kentucky Chamber of Commerce.

**How will the annual renewal increase be determined?**

An overall renewal increase will be calculated based on a projection of the claims for the upcoming policy year for the entire plan. Each participating employer's increase will then be calculated based on that employer's risk profile including claims history, changes in demographics and number of enrolled employees from the group.

**Can I terminate my plan at any time?**

During the policy period, you may only withdraw from the ChamberAdvantage plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, you must give written notice at least 30 days in advance.

**I currently have an Anthem policy. Will my employees have to change their doctors?**

The ChamberAdvantage plan uses Anthem's broad Blue Access network — one of the largest networks in the state. If your employees are using Anthem network doctors, there's a good chance they can keep them. (It's a good idea to remind your employees to make sure a doctor is in the network before getting care or services from them. They can do this by using the "Find a Doctor" tool on [anthem.com](https://www.anthem.com).)

**Are dental, vision, life and disability options available?**

Absolutely! If you participate in the ChamberAdvantage plan, you're eligible for discounted dental, vision, life and disability. These are stand-alone, fully insured plans that you would get directly from Anthem.

**SAVE 20% TO 25% ON YOUR MONTHLY MEDICAL SPEND WITH ChamberAdvantage.<sup>1</sup>**

TALK WITH YOUR HEALTH CARE AGENT FOR MORE DETAILS. BE SURE TO ASK ABOUT SPECIAL DISCOUNTS ON DENTAL, VISION, LIFE AND DISABILITY COVERAGE AVAILABLE THROUGH **ChamberAdvantage**.

<sup>1</sup> Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a similar plan.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.