



Interested in the ChamberCare Health Alliance?

Here are some frequently asked questions (and answers) that can help you decide.

What is ChamberCare Health Alliance?

The Indiana Chamber of Commerce and the Indy Chamber have teamed up with Anthem Blue Cross and Blue Shield (Anthem) to offer ChamberCare Health Alliance, a self-funded trust that is established or maintained for the purpose of offering group health coverage for chamber members. It is governed by trustees from the Indiana and Indy Chambers of Commerce and bylaws that satisfy the Indiana Department of Insurance requirements.

Who makes the decisions for ChamberCare Health Alliance?

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

Why would I choose ChamberCare Health Alliance over an Affordable Care Act (ACA) plan?

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

- Competitive rates
- Rating methodology that can lead to lower premiums
- Flexibility in choice of benefit plans
- Membership to the Wellness Council of Indiana
- Anthem's broad Blue Access PPO network and Essential Rx formulary
- Discounted rates on dental, vision, life and disability

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 total employees (including part time and seasonal). Your business must be domiciled in Indiana and you must be in good standing with the Indiana Chamber of Commerce and/or the Indy Chamber (based on your location).

Are sole proprietor businesses eligible?

No, they are not eligible.

Do I need to meet certain participation and contribution requirements?

Yes. A minimum of 50% of eligible employees and 75% of the net eligible employees must enroll. A minimum of two employees must be covered under this plan. The minimum employer contribution is at least 25% of the total cost for health benefits chosen in the event the employee has dependent benefits, and at least 50% of the total cost for health benefits in the event the employee has single benefits. If you contribute 100% of the premium equivalent (the cost per covered enrollee), 100% of the net eligible employees must enroll.

Can I join the ChamberCare Health Alliance at any time during the year?

Yes; however, all participating employers in the ChamberCare Health Alliance renew on October 1 of every year starting in 2020.



SMALL BUSINESS



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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 premium. In addition, chamber membership dues and product dues are billed separately and are paid directly to the Indiana Chamber of Commerce or Indy Chamber.

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, starting July 2019, you may only withdraw from the ChamberCare Health Alliance 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 ChamberCare Health Alliance uses Anthem's broad Blue Access PPO 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.)

Are all premiums paid through electronic funds transfer (EFT)?

Yes. There will be two EFT transactions, one draft for medical and one draft for specialty (dental, vision, life or disability).

Are there participation requirements?

Yes. The participation requirements are the same for ChamberCare Health Alliance as they are for ACA. A group must also be domiciled in Indiana and a chamber member in good standing with the Indiana Chamber of Commerce and/or Indy Chamber.

When will my plan renew?

All plans renew on October 1 of each year. Deductible and out-of-pocket are on a calendar year basis (January 1 to December 31).

Does Anthem require employers to pay premiums via EFT?

Medical premiums will be paid each month through EFT on the 25th of each month.

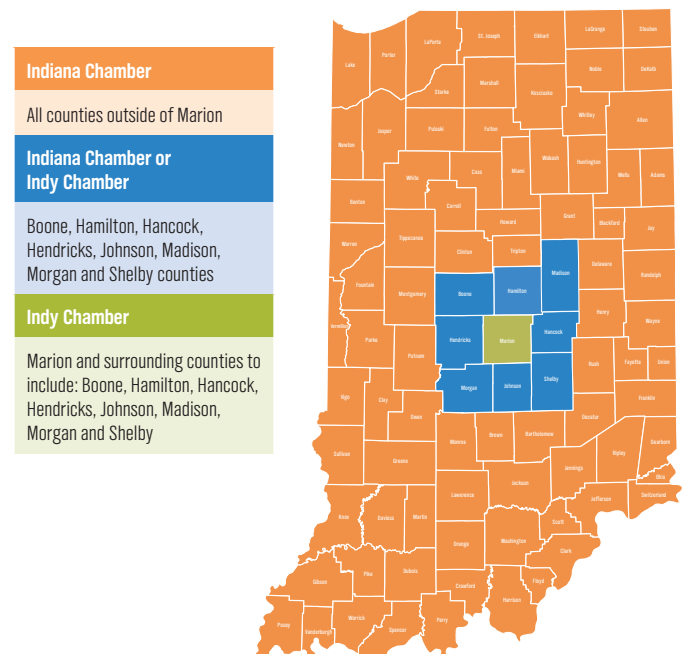
Are dental, vision, life and disability options available?

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

What chamber should I join?

Chamber members have access to a full range of high-quality plans and options that can lead to significant savings.

Your location determines which chamber to join:



How do I join the chamber?

It's easy. After selecting the chamber in your area contact them at:

- **Indiana Chamber of Commerce**
Brett Hulse, director of membership strategy
1-317-264-6858
bhulse@indianachamber.com
Indianachamber.com/chambercare
- **Indy Chamber**
Karina Platadis, membership administrator
1-317-464-2280
kplatadis@indy-chamber.com
indy-chamber.com/chambercare

For more information, call your broker, Anthem Sales representative, chamber or visit us at anthem.com/chambercarehealthalliance.