

# Chamber Blue of Kansas

# What is an Association Health Plan?

A type of group medical insurance for organizations that allow smaller companies to access the health insurance savings associated with large group medical coverage.



# Who regulates an Association Health Plan?

Kansas Insurance Department

Department of Labor



# How do AHPs work?

- Employers band together to purchase insurance
- This allows for more people in the pool
- The more people included, the more options, and potentially lower cost



**Better insurance plans +  
competitive rates =**

**More Value**





## Long-term success + Best practices

- Carrier expertise and reputation
- Stability of rates is respected and valued
- Large group benefits available to smaller employers
- New entrants should be underwritten
- Rates are directly impacted by experience

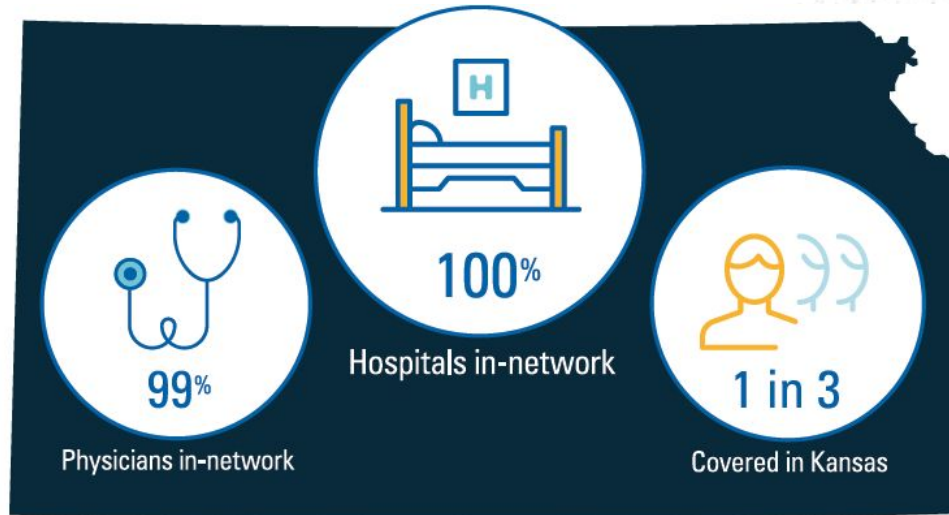


# Value for your members

- More buying power
- More choices
- Competitive rates

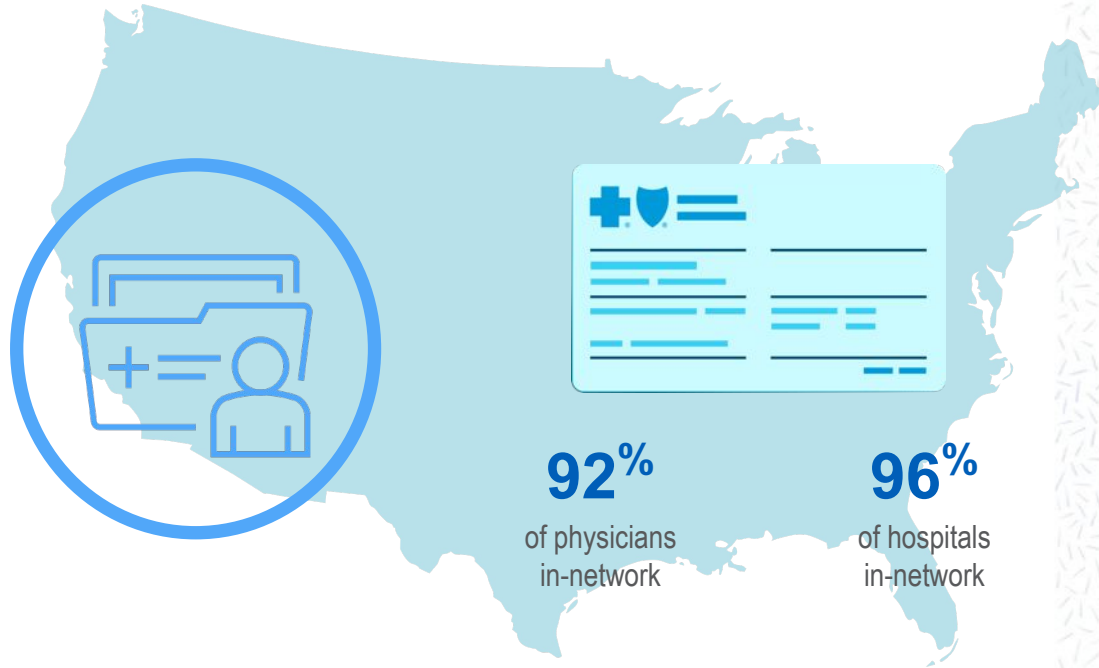


# Largest provider network in Kansas





# Coverage outside of Kansas + around the world



# Exclusive provider discounts

**\$3.1  
Billion**

in provider discounts

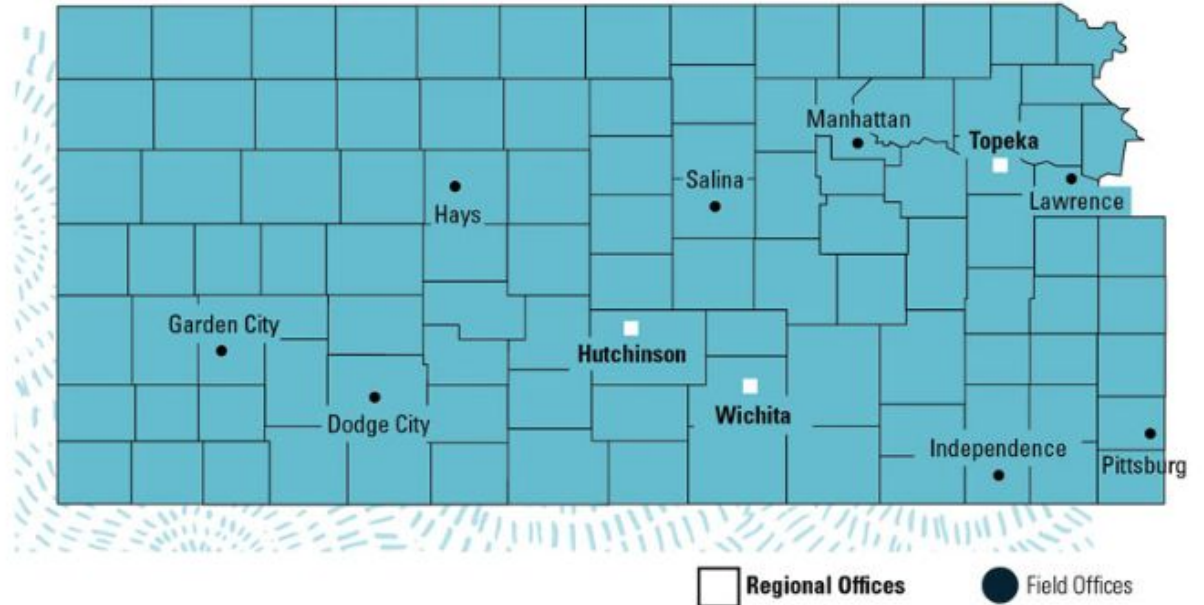
**59%**

savings on common  
medical services



# Sales support

- One-on-one support throughout Kansas
- 40 Kansas-based reps located across the state
- Telephone, virtual or on-site
- Member benefit communication & education



# Marketing communication and support

Providers News About Us Contact Us Search BlueAccess® Login/Pay Bill

**Chamber Blue of Kansas**

Find Insurance Customer Service Health and Wellness Prescription Drugs Mental Health Find a Doctor/Hospital

The BlueAccess secure portal will be unavailable due to scheduled maintenance from 4 a.m. through 10 a.m., on Sunday, January 23. We apologize for the inconvenience.

## Friend, neighbor and partner.

We're committed to the health of your employees.

Chamber Blue of Kansas

EMPLOYER BENEFIT GUIDE

### We're here for you

We're deeply rooted and fellow Kansans. With a dedicated account management team, we're here to provide you one-on-one support, training for your staff and benefit assistance and education for your employees.

Tell us about your business

All fields are required

Contact name

Phone number

Email address

Business name

Business ZIP code

County

Please enter ZIP code

Number of employees

Please select

	Option A	Option B	Option C	Option D
<b>Common services at preferred providers</b>				
Primary care doctor	\$25 copay	\$25 copay	\$25 copay	Subject to deductible
Specialist	\$75 copay	\$75 copay	\$75 copay	Subject to deductible
Virtual doctor visits/telemedicine	\$25 copay	\$25 copay	\$25 copay	Subject to deductible
Preventive Care	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100%
Emergency Room	\$250 copay, then subject to deductible/coinsurance	\$250 copay, then subject to deductible/coinsurance	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency Room Transportation	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$70 copay	\$70 copay	\$70 copay	Subject to deductible
<b>Deductible &amp; Coinsurance</b>				
Self Only	\$1,500	\$2,500	\$2,500	\$5,000
Coinsurance: Member portion	20%	20%	20%	0%
Self + One and Self + Family	\$2,000	\$5,000	\$7,000	\$15,000
<b>Out of Pocket Maximum (preferred provider)</b>				
Self Only	\$6,350	\$7,500	\$7,500	\$10,000
Self + One and Self + Family	\$12,700	\$15,000	\$15,000	\$20,000

Chamber Blue of Kansas

Our home.  
Our heart.

## Chamber Blue of Kansas

As an associated health plan (AHP), Chamber Blue of Kansas is working with Chambers across Kansas to provide organizations like yours access to health insurance savings associated with large group medical coverage.

### How it works:

- Employers band together to purchase insurance
- This allows for more people in the pool
- The more people included, the more options, and potentially lower cost

The Chamber Blue of Kansas AHP is available to all employers who:

- Employ two or more W2 employees
- Are current due-paying members of a participating chamber

Regulated by the Kansas Insurance Department and Department of Labor, this AHP provides more value for you and your business:

- A dedicated account management team – one-on-one support – telephone, virtual or on-site
- More choice with five health insurance plan options
- Stability of rates with a larger pool of participants
- Composite rating – A uniform rate for the group based on average risk rather than rating each member individually
- Attract and retain top talent with your insurance benefit offering: health, dental, life and disability
- Marketing and communications support: promoting the health insurance plan to your employees with a resource website

Resource website for chamber members:  
**bcbks.com/chamberblueks**



# Marketing communication and support

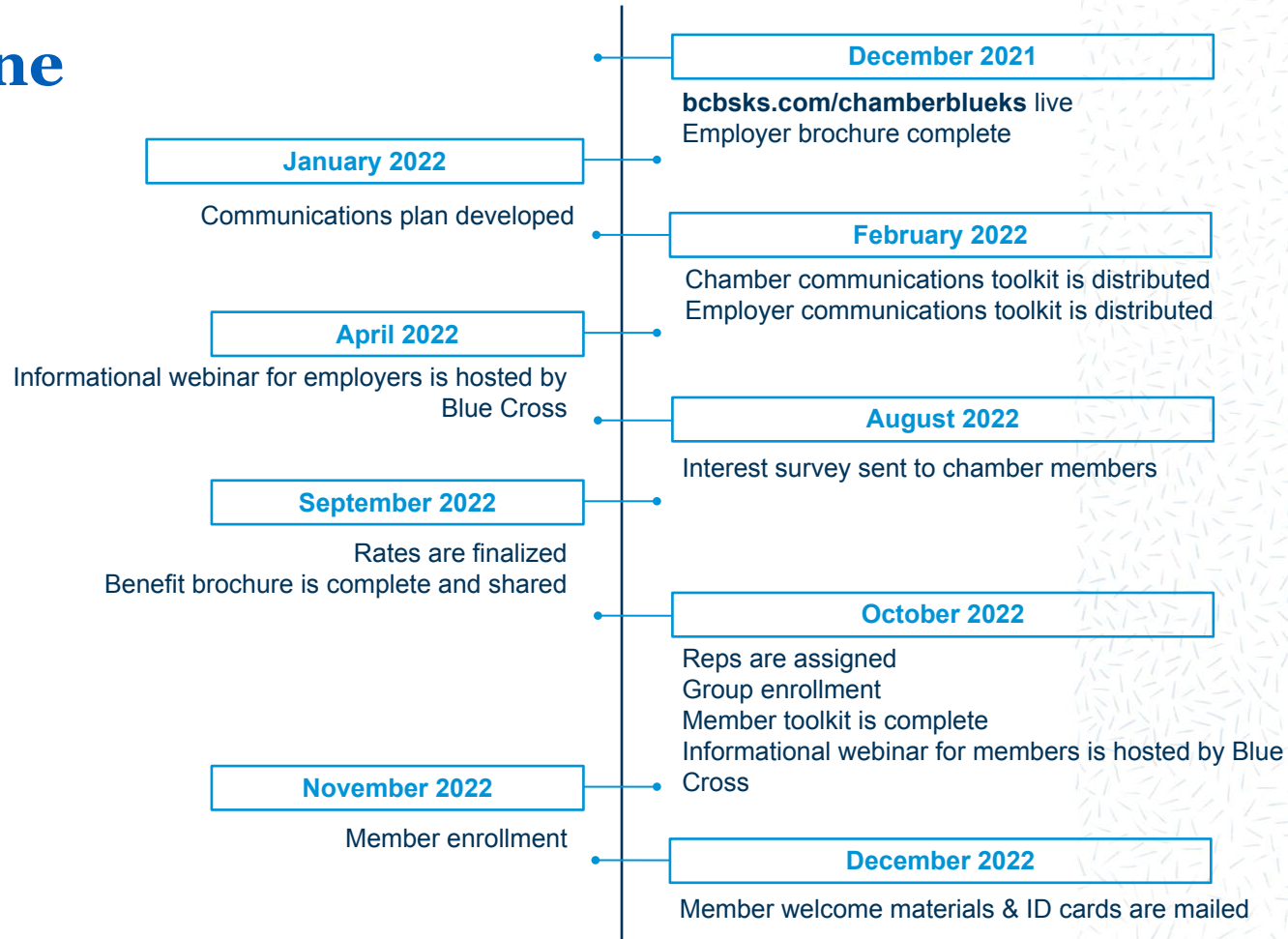
## Employer communications:

- Website:  
[bcbsks.com/chamberblueks](http://bcbsks.com/chamberblueks)
- Informational webinar with live Q&A
- Chamber Blue of Kansas brochure
- Email templates to help communicate with employees about the plan, when and how to enroll, etc.

## Employee/Member communications:

- Website with benefit and enrollment information
- Informational webinar
- Benefits brochure with rates
- Enrollment worksheet to help decide what plan fits their needs

# Timeline





# HealthyOptions

Your resource for living a healthier life

- Hands-on health tools
- Disease and case management
- Behavioral health
- Personalized health and wellness platform, powered by WebMD ONE & mobile app
- Blue365

**STRIVE**



# A faster, easier way to see a doctor

**Telehealth through Amwell connects you with a doctor anytime, anywhere**

Consult with a doctor by computer, tablet or phone

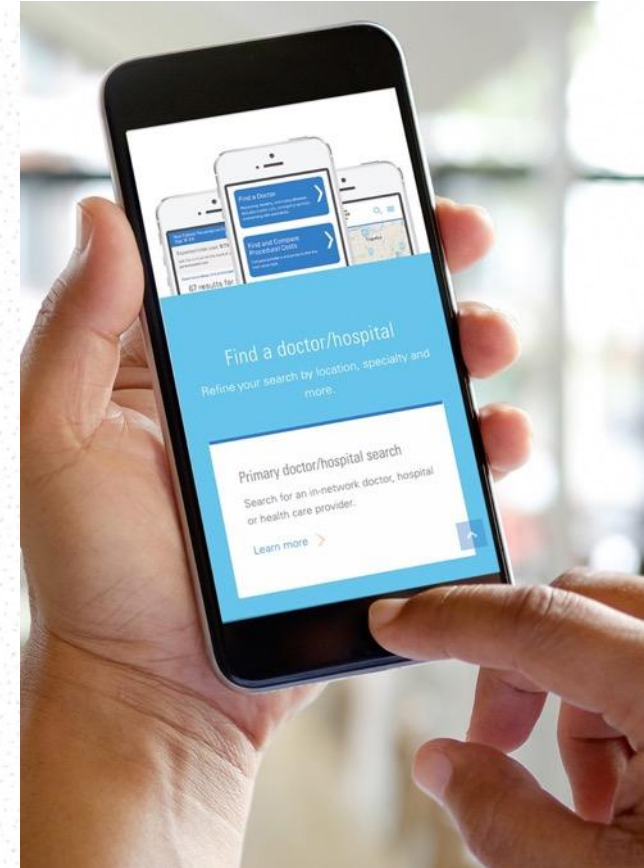
- Affordable, easy and convenient – available 24/7/365
- A choice of trusted, U.S. board-certified doctors
- No appointment, no waiting
- Prescriptions as needed



# Instant information. Always on.

bcbsks.com

- Member & employer portal, BlueAccess®
- Doctor & Hospital finder
- SmartShopper®



# Prime Therapeutics

[myprime.com](https://myprime.com)

- Pharmacy benefit manager
- On-site doctors, pharmacists and nursing staff



# Range of products

Advance Insurance Company of Kansas

- Life insurance (Basic & Voluntary)
- Disability insurance

Dental

Specialty benefits | Secure 300/Secure HIP



# Active in the Community

## Support across Kansas

- Bike share programs
- Harvesters
- United Way projects
- Ronald McDonald House
- Go Noodle
- March of Dimes
- and more...







[bcbsks.com](http://bcbsks.com)

Dylan McDonald  
Group Sales Consultant



# Glossary

## Allowed Amount

The amount Blue Cross determines as the maximum amount paid for the medical service provided.

## Coinsurance

Coinsurance is your share of the cost of a covered medical service after you've met your deductible for your benefit period.

## Contract Count

Number of employee contracts enrolled within each business. An employee could enroll as employee only, or as a family and it would be considered as one contract. This will be the number that is used to calculate group participation requirements. The employee is issued one contract or agreement that outlines the benefits to be paid on their behalf to a third party if certain defined events occur.

## Copayment or Copay

A copayment is the set dollar amount you pay (for example, the \$20 you pay when you check out at the doctor's office) for medical services or prescription drugs at the time you receive them.

## Deductible

A deductible is the set dollar amount you pay toward covered medical services each benefit period before Blue Cross starts paying toward those services.

## Eligible

Provisions contained in each health benefits plan that specify who qualifies for coverage under that plan.

## Group

The business organization or legal entity which has entered into the contract with BCBSKS, for the provision of medical and hospital services.

## Member

A term used to broadly define any person who is enrolled with benefits. For purposes of internal and external communications, a member may include an insured, a policyholder, a subscriber, or a dependent. A member must be a policyholder to vote in person or by proxy at BCBSKS policyholder meetings.

## Tiers

Employee; Employee and Children; Employee and Spouse; Employee and Dependents – These are the four tiers that are available to an employee for enrollment. Each tier would be considered one contract.