

WE CAN HELP!

NEW SA CHAMBER ASSOCIATION HEALTH PLAN

The San Antonio Chamber of Commerce has announced they are now offering an Association Health Plan (AHP) with United HealthCare (UHC). Although there has been some confusion, the plans are open to all members of the San Antonio Chamber of Commerce (Chamber) through any licensed agent or broker.

Evaluating Your Options

AHPs provide one more potential avenue for employers to seek group medical coverage in addition to existing small- and large-group plans, transition relief plans, and self-funded (self-insured) plans.

If you are a BFG Benefits client, we have been reviewing available AHPs at your most recent renewal and will continue to evaluate all of your options at renewal time, including involvement in an AHP, such as the Chamber AHP or Business Fund for (BFF) Texas Children Battling Cancer.

AHPs tend to be very similar to one another in terms of plan design and coverage options. As consultants, we review all available plan platforms and designs and help you understand the advantages and disadvantages of each.

If You Are Interested

If you are interested in hearing more about the San Antonio Chamber of Commerce Association Health Plan, please contact us (or your benefits broker if you have another relationship). Your broker will be able to request a quote through UHC to let you know what your rates will be if you purchase coverage through the Chamber AHP even if you are not yet a member. You will be able to join the Chamber if you choose to pursue coverage with them.

Remind me:

What is an AHP?

AHPs are group health plans offered through associations or employer groups. By using an AHP, small employers “band together to purchase health coverage,” thus creating a large group and potentially experiencing the associated benefits, such as

- ✦ less regulatory complexity
- ✦ more flexibility in plan design because AHPs are allowed to offer large group plans, which are not subject to many of the ACA’s requirements
- ✦ more flexibility in rating as these groups are not subject to adjusted community rating that applies to small group plans under the ACA

For More Information

For more information or assistance, please contact our Employee Benefits team at **210-640-1789**, toll-free at **1-888-757-2104**, or **EmployeeBenefits@BFGonline.com**.



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