



# 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.



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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](http://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.

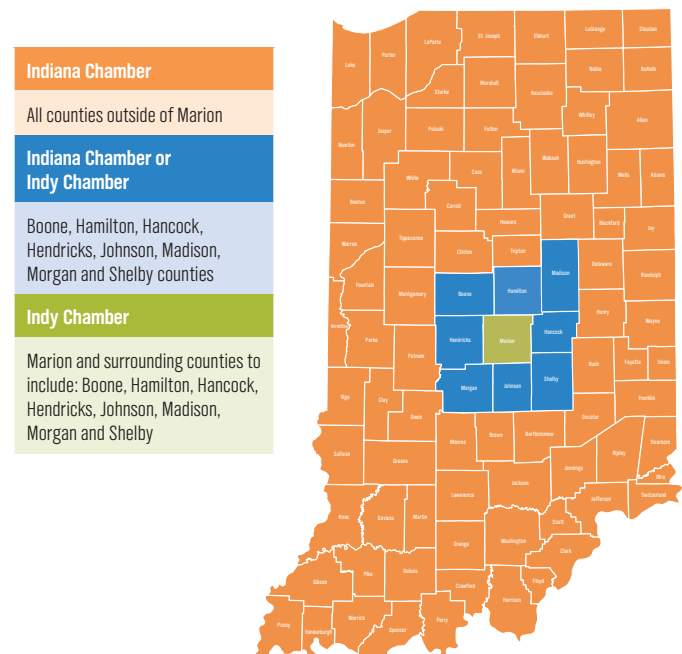
## Are dental, vision, life and disability options available?

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](mailto:bhulse@indianachamber.com)  
[Indianachamber.com/chambercare](http://Indianachamber.com/chambercare)
- **Indy Chamber**  
Karina Platadis, membership administrator  
1-317-464-2280  
[kplatadis@indychamber.com](mailto:kplatadis@indychamber.com)  
[indychamber.com/chambercare](http://indychamber.com/chambercare)

**For more information, call your broker, Anthem Sales representative, chamber or visit us at [anthem.com/chambercarehealthalliance](http://anthem.com/chambercarehealthalliance).**



# ChamberCare Health Alliance — health coverage designed with you in mind

Looking for a health plan that can give you more ways to save? You've got it.

Welcome to the **ChamberCare Health Alliance!** A great new health care solution that gives small businesses an easier, more affordable way to offer health care to employees, with a lot less worry.

The ChamberCare Health Alliance, comprised of the Indiana Chamber of Commerce and the Indy Chamber, has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to offer groups with 2 to 50 total employees an opportunity to participate in a larger, self-funded pool.

## NOT A CHAMBER MEMBER? JOIN TODAY!

Chamber members have access to a full range of high-quality plans and options that can lead to significant savings. Your location will determine which chamber to join.

Indiana Chamber	Indiana Chamber and Indy Chamber	Indy Chamber
All counties outside of Marion	Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan and Shelby counties	Marion and surrounding counties to include: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan and Shelby

## WHY ANTHEM?

You get peace of mind knowing Anthem is:

- Proud to serve millions of members in Indiana for 75 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 97% of doctors in Indiana.\*

**There's more! In addition to financial protection, this great health plan alternative offers:**

- 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.



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\*Blue Cross Blue Shield Association website: About Blue Cross Blue Shield Association (accessed May 2019); bcbs.com/about-the-association/. 115354INEENABS 05/19



# When you get the ChamberCare Health Alliance, your employees get the benefits!

Here are just some of the exceptional health and wellness programs that come with your plan:



**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 receive a confidential MyHealth Note in the mail outlining specific actions they can 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** lets employees who have complex health issues 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.



**My Health Dashboard** provides personalized content and delivers suggested clinical and wellness programs through our mobile app, Sydney, or anthem.com. Recommendations are fed by claims and conditions-based data so employees get information most relevant to them.



**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.\*



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



**The Employee Assistance Program (EAP)** is available to employees and their household members 24/7/365. They can get information and resources that help address issues that may be causing stress or concern like family, work or finances.



**SmartShopper Rewards Program** offers your employees financial incentives for using lower-cost, high-quality locations for health services and procedures. They can compare costs and if they choose the lower-cost location, they'll get a cash award and save on out-of-pocket costs.



**Membership to the Wellness Council of Indiana (WCI)** which guides employers through the development, implementation and evaluation of their workplace well-being.

You have access to:

- **AchieveWELL**, an evaluation program that recognizes excellence in workplace well-being.
- **Indiana Healthy Communities**, which provides data, evaluation and strategy for healthier living.
- **Indiana Workforce Recovery**, offering education, best practices and advocacy to help employers navigate the opioid epidemic.
- **Member-only** materials about wellness programs and challenges, research, etc.
- **IdeaShare** interactive roundtable discussions about workplace well-being topics held throughout the state.
- **Special Interest Groups**, which include similar organizations to discuss best practices, challenges and successes.
- **Monthly webinars and training** to provide educational and networking opportunities.

**Find out more today at [anthem.com/chambercarehealthalliance!](https://anthem.com/chambercarehealthalliance!)**

You can also contact your broker, Anthem Sales representative or the following people:

- **Indiana Chamber of Commerce**  
Brett Hulse, director of membership strategy  
1-317-264-6858  
[bhulse@indianachamber.com](mailto:bhulse@indianachamber.com)  
[Indianachamber.com/chambercare](https://Indianachamber.com/chambercare)
- **Indy Chamber**  
Karina Platadis, membership administrator  
1-317-464-2280  
[kplatadis@indychamber.com](mailto:kplatadis@indychamber.com)  
[indychamber.com/chambercare](https://indychamber.com/chambercare)

\*Appointments subject to availability of a therapist or psychologist. Psychologists and therapists using LiveHealth Online do not prescribe medication.

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