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Many of our laws make healthcare coverage more expensive for small businesses than large companies. Association Health Plans are about more choice, more access, and more coverage.

- Secretary of Labor Alexander Acosta
How do Association Health Plans work?

- Association Health Plans (AHPs), under the Department of Labor’s rule, are group health plans that employer groups and associations offer to provide health coverage for employees.
- AHPs allow small employers to band together to purchase the types of coverage that are available to large employers, which can be better tailored to the needs of their employees.
- The new rule allows more employer groups and associations to form AHPs, based on common geography or industry.
- An AHP could offer coverage to some or all employers in a state, city, county, or a multi-state metro area, or it could offer coverage to businesses in a trade or industry group nationwide.
- For the first time, working owners without other employees (including sole-proprietors) and their families will be permitted to join AHPs, creating a new path for these hardworking Americans to access affordable, quality health coverage.

Source: [www.dol.gov/general/topic/association-health-plans#FAQs](http://www.dol.gov/general/topic/association-health-plans#FAQs)
Big Benefits.
Small Businesses.
Made Easy.

- Flexible and innovative medical plan designs, not generally available to small businesses
- Better rates and contracts not typically available to small employers for non-medical benefits
- Premera pays Primary over Medicare (Secondary)
- Stability of benefits year over year
- Transparency to understand plan utilization of plan resources

- Small businesses will have the ability to compete with large employers
- Local direction by Chamber Members
- Available for employers with up to 50 employees on payroll
- Available to sole-proprietors
- Participants incentivized to manage healthcare costs
Big Benefits. Small Businesses. **Made Easy.**

- Simple quoting and setup process
- Simplified administration of benefits
- Potential for consolidated billing
- Technology for easy employee enrollment
- Streamlined compliance obligations
- Simplified Member Experience (single ID card and customer service team for medical and dental coverage)
Why Alaska Chamber?

- Represents a large and diverse group of Alaska businesses, industries, and locations
- Encompasses majority of local Chambers
- Precedent set by other Chambers
- Branding, growth, and retention vehicle for the Alaska Chamber
- Governed and “owned” by Alaska Chamber versus insurance companies and Washington policy makers
- Providing AHP to members upholds Alaska Chamber’s vision “To promote a healthy business environment in Alaska”
- Creates non-dues revenue opportunity
Why Premera Blue Cross Blue Shield of Alaska?

- Largest network of preferred doctors and hospitals in Alaska and nationwide
- Ability to scale products and innovation across the state
- Understanding of the unique aspects of Alaska’s business community, geography, and challenges
- Willingness to invest in Alaska, its businesses and residents for the long-term
- Trial programs available to Alaska Chamber through Premera
- Experience working and creating Association Health Plans
- Desire to improve Alaskan’s lives by making healthcare work better
  - Work closely with the local provider community to deliver high value care
  - Innovation in motion
- Member-friendly technology
- Alaska-Specific Customer Service Team
- Local Account Management and Support
Why RISQ Consulting?

- Originated from agency started 45 years ago in Anchorage
- RISQ Consulting consults more Alaskan small businesses than any other firm
- Assists more individuals and families with health insurance than any other firm in Alaska
- Largest brokerage firm in Alaska (70 employees statewide)
- Technology Consultant focused on benefits technology
  - Single employee self-service platform
  - Employee education
  - Administrative ease for employer participants by integrating employee elections, payroll deductions, and carrier connections for enrollments/terminations
  - Potential for consolidated billing
  - Streamlined compliance for health and welfare plans
- National network of agencies, including those with AHP experience
- Additional partners and vendor opportunities beyond medical and dental (ex: Life, Disability, ID Theft Protection, etc.)
- More than just “insurance brokers”
Becoming an Association Health Plan – Anticipated Timeline

September 27, 2018
Executive Committee Meeting

Mid-October
Memorialize Intent of All Parties

October 23-25, 2018
Alaska Chamber Fall Forum

February 2019
Alaska Chamber Approval

At Least 45 Days Prior to Effective Date
Rate Filing with State of Alaska

April 1, 2019
Rates and Plans available for quoting

Effective
July 1, 2019
Becoming an Association Health Plan

- Legal Obligations and Contractual Agreements
- Establishing eligibility of AHP Participants
  - Size of participants
  - Which Chamber(s) do participants need to belong to?
  - Termination and reentry provisions
- Establishing each partner’s responsibilities and commitments
  - Alaska Chamber
  - RISQ Consulting
  - Premera Blue Cross Blue Shield of Alaska
  - Other Program Partners (Health Advocacy, Technology, ID Theft Protection)
Becoming an Association Health Plan

- Establish Marketing Work Group
- Distribution Channels
- Establishing products
- Governing Body
  - Membership of Governing Body
  - Operating Guidelines of Governing Body
  - Establish Authority of Governing Body
Next Steps

- Alaska Chamber
- Premera Blue Cross Blue Shield of Alaska
- RISQ Consulting