

The Southwest Kansas Chambers Alliance Health Plan



Sponsored by the Scott City, Dodge City, Garden City, Colby/Thomas County, Liberal, Hugoton and Grant County Chambers of Commerce

Have you heard the buzz around the Chamber health plan that was implemented in Southwest Kansas?

If not, here is a general progress report and plan renewal details for the 2021 plan year:



Health Plan Progress

This health insurance plan is unlike any other, in that we are able to come together as a community to more effectively, and locally, manage and control the costs associated with healthcare. We've already experienced significant strides in being able to do so. Here are the stats: **1. Our group of participants, in 8 months, has grown 16%. 2. 56% of the participating employers have 1 covered employee, 27% have 2-5 covered employees, 11% have 6-25 covered employees, and 6% have more than 25. Our largest participating employer has 140 covered employees.** We have employers that have locations in multiple communities in SW KS, and we have many sole proprietors, even locally owned and operated farms. This program is for all businesses, big and small. There are bowling alleys, pharmacies, churches, school districts, and even an art gallery. There is no limit to what type of business/organization this chamber health insurance plan can serve, and let's be honest, we have all had bad experiences and frustrations with insurance at one time or another, but with our program, and the cutting edge strategies that we have in place, we are currently helping dozens of businesses and many hundreds of employees by providing a cost effective, cost containing health insurance program that we hope to make a sustainable option for years to come.

The Dollars

This program has been in existence since January 1, 2020. In 7 months, the participants have paid a total group premium of \$1,446,888.31. Typically, in a traditional insurance plan, that money is gone, and any premium that wasn't used to pay claims, is now profit to the big carriers of the industry. However, in that 7 months, only \$1,011,318.72 was paid in claims. This means that \$435,569.59 has been retained by the local communities and the health trust that governs this program. That money is safely housed in your local banks, which helps to boost the local economy through that financial institution/s. This retention, which is governed by a 21 person board consisting of local leaders of the participating communities, will be used to **1. Absorb potential renewal increases in an effort to keep rates as level as possible. 2. Build back into the benefits structure to provide more value with no increase in cost, and/or 3. Decrease costs while, over time, increasing the value of these benefits.** Please understand that these retention dollars are owned by the health trust and are for the benefit of it's participants. The chamber does not have the luxury of using this money for its own pleasure.





Dental/Vision Plan Implementation

Beginning January 1, 2021 the chamber health program will also offer voluntary dental and vision coverage. Instead of having three different coverage cards, one for each health, dental and vision, you will have one card to represent all three, should you choose to enroll in all three. An employee will not be able to enroll in dental and/or vision alone, they must have the health coverage first to allow them the dental and/or vision coverage.

With the dental and vision plans, there will not be a network of providers that participating employees are limited to, so in essence, all dental and vision providers will be considered "in-network."



The Goal of This Health Plan

In building this health plan from the ground up, the goal is to provide a long term solution to the headaches that many of you have experienced time and time again with your traditional insurance programs. Coming together as a community, we are able to offer a sustainable health insurance program to all participating chamber businesses and their employees by piecing together our local resources (plan administrator, financial institutions, healthcare/dental/vision providers, and pharmacies) to be able to better manage the program and ultimately advocate on behalf of the participants on a local level.

We cannot continue doing the same things with our employee benefits and expecting different results. This is why we have built this program, so we extend to you the offer to walk alongside us in this journey in providing a cutting edge, long term, cost effective, cost containing, solution to our health insurance headaches of the past.

January 1, 2021 Plan Year Renewal

Moving into year two of the chamber health insurance plan, here is what you need to know:

Open enrollment will begin on November 1 for all new/currently participating businesses and their eligible, full time (30+ hrs/wk), employees.

Rates for the 2021 plan year will be prepared and disclosed before the start of the open enrollment process.

All ***new*** businesses/employees will be required to complete a health questionnaire (of which there is zero obligation) before being able to enroll. A link to the health questionnaire will be disclosed on 9/1. Current participants will only need to complete the enrollment form. The enrollment form link will be disclosed on 11/1.

To have access to this health insurance coverage, you will be required to be current on your local chamber dues 30 days prior to the effective date of 1/1/2021. It is required to hold a business/corporate membership.

2021

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