



# ○ # Healthcare Program Frequently Asked Questions

The following FAQ are general to the ○ # Healthcare Program.

**For Component Specific FAQ:**

[Click here for Apex FAQ](#)

[Click here for Sedera FAQ](#)

## 1. What's the catch?

- The Summit Choice Healthcare Program is not for everyone. We estimate that it's a great option for about 80% of our community. For example, those who have a pre-existing condition, or anyone who is pregnant or planning to become pregnant should research this program in-depth to determine if it's right for them.
- This program and its cost-sharing platform require you to be an active participant in your healthcare. There's a little more legwork, but we think it's worth the savings!
- For many organizations, the Summit Choice Healthcare Program should be one option in a menu of benefits for your employees. It's not a one-size-fits-all program, so we feel it's wise to give your employees options.

## 2. How are the costs so low?

- The Summit Chamber has partnered with the Small Association Leadership Alliance (SALA) who is a consortia or alliance of small associations, chambers and societies, who together through their combined buying power, have made this program and its meaningful discounts possible.

## 3. Is this insurance?

- The Summit Choice Healthcare Program is not insurance. That means the State's consumer protections and oversight of the operation of the plan do not apply. The amounts to be paid to the plan are not Insurance premiums and therefore are not regulated. The promise of future benefits is not guaranteed and thus the State of Colorado's Guarantee Fund does not apply.

## 4. How does this program fit into the Affordable Care Act (ACA) Requirements?

- The Apex plans qualify as **Minimum Essential Coverage (MEC)** plans for preventative care coverage. A MEC plan is the coverage that large employers may be required to offer to avoid the "non-offering employer" penalty (Penalty A) under the ACA requirements.
- A MEC plan must cover 100% of the Centers for Medicare & Medicaid (CMS) listed preventative and wellness benefits. This coverage is the minimum the law allows for and has absolutely no sick coverage.
  - [Click here](#) to view a complete list of covered preventative care services, as required by the Patient Protection and Affordable Care Act (PPACA).
- **Starting with the 2019 plan year (for which you'll file taxes in April 2020), the individual mandate penalty no longer applies.** ([Source](#))
- Learn more about Minimum Essential Coverage:
  - <https://www.healthcare.gov/glossary/minimum-essential-coverage/>
  - <https://www.irs.gov/affordable-care-act/individuals-and-families/individual-shared-responsibility-provision-minimum-essential-coverage>



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### 5. How do I know this program won't disappear like so many others in the past?

- There are no guarantees in life, but Apex and Sedera are not new to the industry and neither is the medical cost sharing model. This model has a 30 year history and is rapidly growing. Industry-wide it has over a million members with over a billion dollars in sharing across communities.
- The Summit Chamber and our partners are committed to expanding the Summit Choice Healthcare Program. We will continue to pursue more options to diversify our healthcare offerings and ways to fill coverage gaps.

### 6. What are the O # Membership requirements?

- **Businesses:** Businesses must join the Summit Chamber. All employees of the business are eligible to participate in the program. Employees are defined as those who are on payroll as full-time, seasonal or part-time staff. Unpaid interns are eligible, with a POE Form (Proof of Employment). Dependents of the employee are also eligible for coverage.
- **Individuals:** Individuals must join the Chamber at the individual Level. You must be able to provide proof of residency or a business interest in Summit County. Dependents of the individual are also eligible for coverage.

### 7. Are part-time employees eligible?

- Yes – all full-time, part-time and seasonal employees are eligible. Dependents of the employee are also eligible for coverage.

### 8. Are 1099 employees eligible?

- 1099 employees must join at the Chamber at the Individual Level of membership to be eligible. Individual Membership is \$199/year. Individual Level members must be able to provide proof of residency or a business interest in Summit County.

### 9. When does my coverage start?

- If you sign up by the 19<sup>th</sup> of any given month then the effective date will be the 1<sup>st</sup> of the following month. If you sign up after that date, then the start date will be the 1<sup>st</sup> of the month after. For Example: If you sign up on November 15<sup>th</sup>, coverage will begin December 1<sup>st</sup>. If you sign up on November 23<sup>rd</sup>, coverage will begin January 1<sup>st</sup>.

### 10. Can you explain the 4-year rate lock?

- The rate lock is a guarantee from Apex that the rates for the preventative care plans will not increase more than 3% on a cumulative basis over a 4 year period.
- "Cumulative basis" means, for example: if there is no increase in year two, it could increase up to 6% in year three.
- To put it another way, rates will not increase more than 9% over 4 years.

### 11. What about Sedera's rates? Will they go up?

- Sedera's rates will not go up without input from its members and a Board of Directors vote.
- Sedera will consider a rate increase if "prorating" occurs 3 out of 6 months at any given time. Prorating is how Sedera addresses a month where patient needs exceed monthly shares. For more information on prorating, please see the [Sedera FAQ document](#).



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## 12. What if I don't see my doctor or provider?

- Bear with us! The Chamber is working with all the local providers to ensure you have access to a wide variety of options.
- Anyone can nominate a local provider to be part of the network. (Click here to nominate)
- To nominate a provider, please visit:  
<https://www.multiplan.com/nominate/nominate.cfm?type=patient>

## 13. How is pregnancy handled on this plan? When is it considered a pre-existing condition?

- The Apex plans do not cover any pregnancy-related (prenatal/postnatal/labor/delivery) costs. If the pregnancy is not considered a pre-existing condition by Sedera, then all pregnancy-related costs are shareable with the Sedera community. A \$5000 Initial Unshareable Amount (IUA) will be assigned to the pregnancy, regardless of the IUA the member enrolled with.
- If a member has an anticipated date of birth that is 12 months or later after they joined Sedera, the birth and all related costs are shareable with the community. If a person has an expected date of birth that is a year or less from their join date, the costs are not shareable.
- Essentially, the issue arises if a member becomes pregnant within the first 3 months of Sedera membership or if they are pregnant prior to joining, in which cases it is considered a pre-existing condition.
- If you are pregnant or planning to become pregnant, please contact Sedera Member Services to discuss all possible scenarios. They are the best resource to help you decide if this program is right for you.

## 14. What if I change jobs?

- There is a 90-day grace period built into the Summit Choice Healthcare Program. If your new employer is a Chamber member, you simply need to transfer your plan to the new company. If your new employer is not a Chamber member, you can join the Chamber as an individual under our Individual Membership.

## 15. Can someone opt in for only an Apex plan? Or do they have to choose both Apex & Sedera?

- Yes, they can choose Apex only, but it is not recommended. They cannot choose Sedera only.

## 16. Are any of these materials available in Spanish?

- Not currently, but our partners at SALA are working on it! Please stay tuned for Spanish-language materials.

## 17. Who can I contact with questions?

- **For General Membership Questions:** (970) 668-2051, [info@summitchamber.org](mailto:info@summitchamber.org)
- **For Apex Questions:** (866) 826-5317
- **For Sedera Questions:** (855) 973-3372, [memberservices@sedera.com](mailto:memberservices@sedera.com)