



# Expanding access and lowering healthcare costs for Virginia's small businesses

## Join the WiseChoice Healthcare Alliance

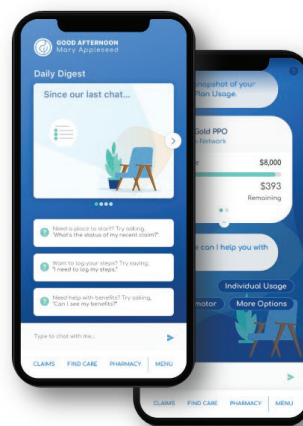
Here in Virginia there's an energy at work. A drive to help employees and their families live better. But it can't be done alone. That's why business and community leaders have joined together to help Virginians drive healthcare engagement and health literacy that will lead to improved long-term health and, in turn, lower healthcare costs.

When you join the WiseChoice Healthcare Alliance, your small business becomes part of a large, self-funded group backed by the financial protection of Anthem's stop-loss coverage. It's the best protection against the unexpected.

## Elevating the member experience with a digital-first approach

Through Anthem's Sydney<sup>SM</sup> Health app, your employees have the tools and resources they need to feel confident in their healthcare decisions. They can:

- Video visit or chat with a doctor 24/7, in English or Spanish for no or low cost.
- Check their symptoms.
- Find a doctor or pharmacy.
- Set up a video visit with a licensed therapist or board-certified psychologist or psychiatrist.<sup>1</sup>





## Streamlining processes for employers like you

Connect to the resources you need in a more effective and efficient manner. Then, you can focus on running your business, not your health plan. You can benefit from:

- Lower predictable costs.
- Easier administration.
- Simpler navigation and access to benefits.

## Translating our scale and density into value for your business

Anthem brings talent, energy, and focus to the plan's innovative offerings. Serving millions of members across the country, Anthem is part of the nation's largest health benefits company and the largest provider network with the BlueCard<sup>®</sup> program.

## The size and strength of Anthem's networks provide:

- Flexibility in choice of benefit plans.
- Access to one of the largest specialty networks nationally.
- Partnerships with local doctors and hospitals in your community.

## Financial predictability and savings potential:

- Competitive rates.
- Predictable, fixed monthly payments.
- Many groups will find these plans priced below other options.

## Add on benefits and see how they connect — with Anthem Whole Health Connection<sup>®</sup>

By adding dental, vision, life, and/or disability benefits to your medical coverage, not only do you get a discount, but your benefits are connected. This helps doctors see a complete view of your health, resulting in better outcomes, efficiencies, and savings.

- Medical and specialty bundling options result in deeper discounts and more favorable rates.
- Employers can save 3% on their medical rates when they combine dental, vision, life, or disability coverage with their medical plan.



# Frequently Asked Questions

## What is the WiseChoice Healthcare Alliance?

The WiseChoice Healthcare Alliance was created by the Virginia Chamber of Commerce for the purpose of offering employer-based group insurance to members of affiliated local chambers and associations. The alliance offers a self-funded employee welfare benefit plan to eligible employer groups with 2-50 employees. The alliance has partnered with Anthem to provide a portfolio of health benefit options, labeled the WiseChoice Healthcare Alliance. The program has been granted operating authority and is regulated by the Virginia Bureau of Insurance. The alliance is governed by trustees that represent the interest of participating members.

## Who makes the decisions for the WiseChoice Healthcare Alliance?

There is a board of trustees that oversee the plan and ensure that it complies with all applicable laws and regulations. The program has been granted operating authority and is regulated by the Virginia Bureau of Insurance.

## Why choose the WiseChoice Healthcare Alliance plan over an ACA plan?

The mission of the alliance is to connect like-minded small businesses who are ready to be actively engaged in managing their healthcare costs through member engagement, wellness programs, and lower-cost digital care options. By being part of a self-funded group, your business shares overall claims risk with other small businesses, and also shares the costs for financial protection provided by stop-loss coverage.

Being part of a larger group also gives a business access to competitive, predictable rates and quality benefits through one of the largest national healthcare networks. In addition, expanded access to innovative tools, programs, and services empowers employees to make more informed healthcare decisions that can improve their health, and can lower overall group healthcare costs. The success of the program depends on the active engagement of the participating employer groups.

## Which businesses are eligible to participate?

The WiseChoice Healthcare Alliance plans are available to employers who are members of the WiseChoice Healthcare Alliance and who:

- Have 2 to 50 employees enrolled in their medical plan.
- Have their corporate headquarters located in Anthem's service area.\*
- Are in good standing with their participating chamber or affiliated association.

## Do businesses have to be a member of a participating chamber or association?

Yes. To be eligible, a business must be an active member in "good standing" with a chamber of commerce or an association affiliated with the WiseChoice Healthcare Alliance. Members of the WiseChoice Healthcare Alliance have access to a full range of quality plans and options that may lead to significant savings. Contact the Virginia Chamber of Commerce to inquire about affiliated associations. Your local Virginia Chamber of Commerce or affiliated association is available to answer questions about membership and how to join.

Brokers can contact their Anthem representative to learn more about requirements for selling the plan, including joining a local chamber or an affiliated association.

## Do businesses need to meet certain participation and contribution requirements?

Yes. Like most other small business health plans, at least 75% of eligible employees, excluding valid waivers and a minimum of two employees, must be covered under the plan.

The plan also requires employer contribution of at least 50% of the employee rate for individual benefits of the lowest-cost plan offered.

## Can a business join the WiseChoice Healthcare Alliance at any time during the year?

Absolutely. An eligible employer may join the WiseChoice Healthcare Alliance and purchase a plan at any time. Renewals for participating businesses occur at different times of the year. A group's renewal date is based on the group's original effective date.

\*Anthem service area includes all of Virginia except points East of Rt 123, Town of Vienna, and City of Fairfax.



## How are premium equivalent rates (monthly payments) determined?

There are multiple factors that impact the employer contributions rate, including:

- Medical history and expected future health claims risk of enrollees.
- Age and gender of enrollees.
- Number of people enrolled.
- Where the business is located.
- Benefits being offered.

## What costs are included in the employer contributions rate?

The employer contributions rate covers expected claims, administrative expenses, taxes and assessments, and stop-loss premiums.

## Are there any additional fees?

Yes. In addition to monthly employer contributions, businesses are invoiced for product dues, and must also pay membership dues to the chamber or affiliated association of which they are a member.

## How will the annual renewal be determined?

Any cost adjustments needed for the WiseChoice Healthcare Alliance plans will be calculated based on a projection of the claims for the upcoming policy year for the entire plan. Any changes for each participating business will then be calculated based on their specific risk profile and claims history, as well as any changes in their demographics and number of enrollees.

## Can a business terminate the plan at any time?

During the policy period, a business may only elect to withdraw from the plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, the business must give written notice at least 30 days in advance.

## We currently have an Anthem health plan. Will our employees have to change their doctors?

The WiseChoice Healthcare Alliance plan portfolio uses Anthem Blue Cross and Blue Shield's Blue Access healthcare provider networks — some of the largest networks in the state. As such, WiseChoice Healthcare Alliance members can expect plan options that use the same KeyCare PPO and HealthKeepers OAPOS networks found in the small group ACA and ABF markets.

To make sure doctors are in the plan's network prior to receiving any service, employees can use **anthem.com** or our Sydney<sup>SM</sup> Health app to find care.

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

Yes. Participating employers in the WiseChoice Healthcare Alliance are eligible for other plans offered by Anthem at a discounted rate. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

## Give your employees the confidence to make anything possible

Join the WiseChoice Healthcare Alliance



Call your broker or Anthem Sales representative.



Visit [www.vafb.com/health](http://www.vafb.com/health)



Call **Virginia Farm Bureau** [toll-free]: **1-800-229-7779** and ask for a referral to a participating broker.