

Chamber Blue of Kansas

What is an Association Health Plan (AHP)?

A type of group medical insurance for organizations that allow smaller companies to access the health insurance savings associated with large group medical coverage.



Who regulates an Association Health Plan?

Kansas Insurance Department

Department of Labor



How do AHPs work?

- Employers band together to purchase insurance
- This allows for more people in the pool
- The more people included, the more options, and potentially lower cost



**Better insurance plans +
competitive rates =**

More Value



Long-term success + Best practices

- Carrier expertise and reputation
- Stability of rates is respected and valued
- Large group benefits available to smaller employers
- New entrants should be underwritten
- Rates are directly impacted by experience

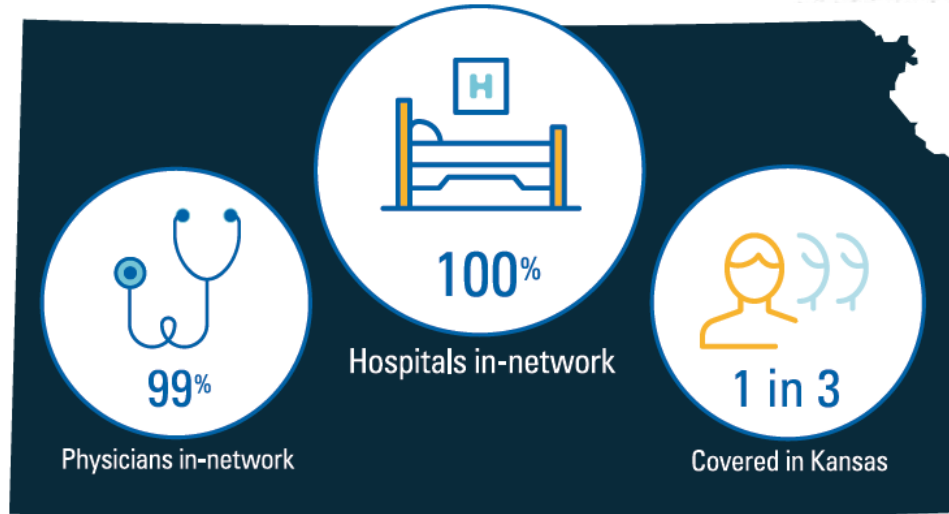


Value for your members

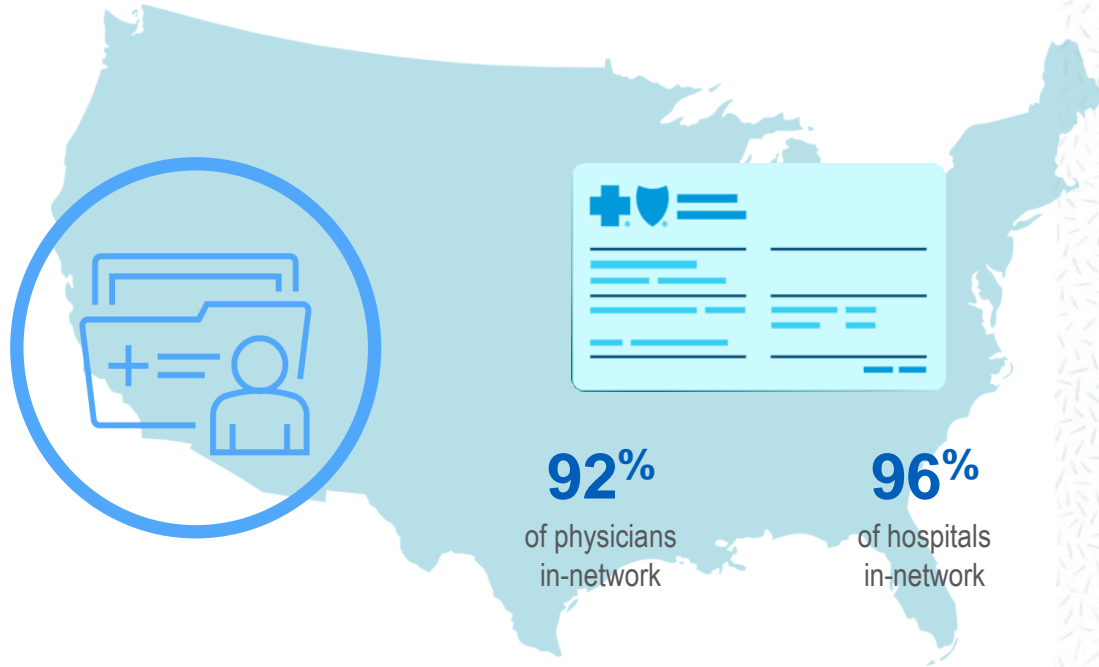
- More buying power
- More choices
- Competitive rates



Largest provider network in Kansas



Coverage outside of Kansas + around the world



Exclusive provider discounts

**\$3.1
Billion**

in provider discounts

59%

savings on common
medical services



Sales support

- One-on-one support throughout Kansas
- 40 Kansas-based reps located across the state
- Telephone, virtual or on-site
- Member benefit communication & education





Marketing communication and support

Providers News About Us Contact Us Search BlueCross® Login/Pay Bill


Chamber Blue of Kansas Find Insurance Customer Service Health and Wellness Prescription Drugs Mental Health Find a Doctor/Hospital

Friend, neighbor and partner.

We're committed to the health of your employees.
Chamber Blue of Kansas

[EMPLOYER GUIDE](#)

[BENEFITS BROCHURE](#)



We're here for you

We're deeply rooted and fellow Kansans. With a dedicated account management team, we're here to provide you one-on-one support, training for your staff and benefit assistance and education for your employees.

Tell us about your business

All fields are required

Contact name

Phone number

Email address

Business name

Business ZIP code

County

Please enter ZIP code

Number of employees

Please select

Chamber of Commerce

Please select

[SUBMIT](#) [Reset](#)

Chamber Blue of Kansas | Plan Options – BlueEdge

	CB 1, 2 & 3	CB 4
Common services at preferred providers		
Primary care doctor	\$25 copay	Subject to deductible
Specialists	\$50 copay	Subject to deductible
Virtual doctor visits/telemedicine	\$25 copay	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency room transportation	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$50 copay	Subject to deductible
Deductible & coinsurance		
Self Only	\$500/\$1,000/\$1,500	\$3,000
Coinsurance: Member portion	20%*	\$0
Self + One and Self + Family	\$1,000/\$2,000/\$3,000	\$6,000
Out-of-pocket maximum (preferred providers)		
Self Only	\$5,000	\$6,350
Self + One and Self + Family	\$10,000	\$12,700

*These options have a coinsurance max of \$1,000 for self and \$2,000 for self + one or self + family.

	CB 5, 6 & 7	CB 8
Common services at preferred providers		
Primary care doctor	\$35 copay	Subject to deductible
Specialists	\$70 copay	Subject to deductible
Virtual doctor visits/telemedicine	\$35 copay	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency room transportation	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$70 copay	Subject to deductible
Deductible & coinsurance		
Self Only	\$1,500/\$2,500/\$3,500	\$5,000
Coinsurance: Member portion	20%**	\$0
Self + One and Self + Family	\$3,000/\$5,000/\$7,000	\$10,000
Out-of-pocket maximum (preferred providers)		
Self Only	\$6,350	\$6,350
Self + One and Self + Family	\$12,700	\$12,700

**Coinsurance to out-of-pocket max

Option Combinations

HI/Low	Triple	Quad
Any combo within CB 1 & 4	CB 1, 2, 3	CB 5, 6, 7
Any combo within CB 5 & 8	CB 1, 2, 4	CB 5, 6, 8
CB 4 (HDHP) can pair with any option	CB 2, 3, 4	CB 6, 7, 8
CB 8 (HDHP) can pair with CB 3-7	CB 3, 4, 8	

Resource website for chamber members:
bcbsks.com/chamberblueks



Marketing communication and support

Employer communications:

- Website:
bcbsks.com/chamberblueks
- Informational webinar with live Q&A
- Chamber Blue of Kansas brochure
- Email templates to help communicate with employees about the plan, when and how to enroll, etc.

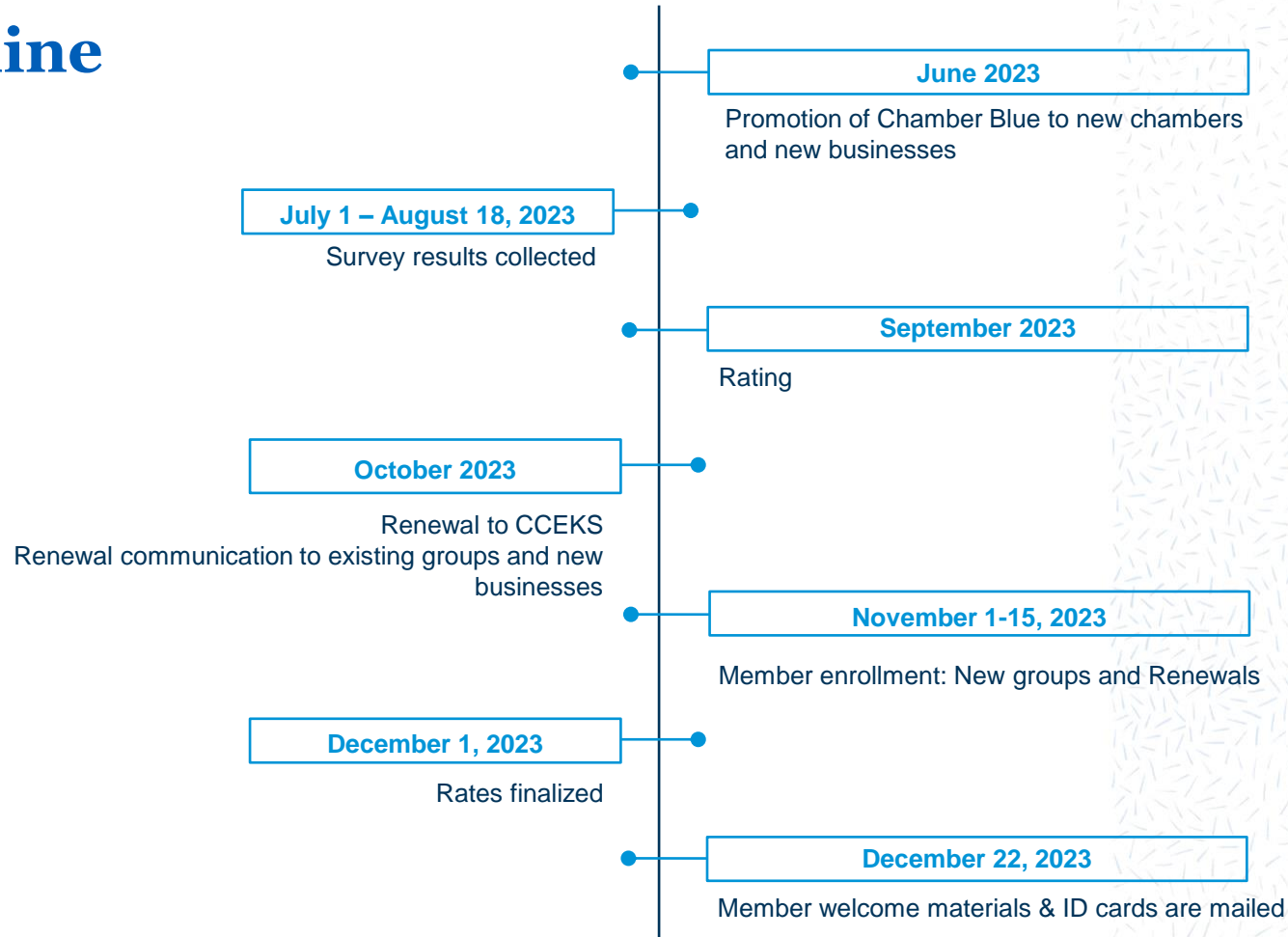
Employee/Member communications:

- Website with benefit and enrollment information
- Informational webinar
- Benefits brochure with rates
- Enrollment worksheet to help decide what plan fits their needs
- Spanish materials available

How does it work? – The Employer

- Employer must be an **active** member in good standing with their local participating Chamber
- **Have 50 or fewer full-time equivalent employees**
 - Limited liability companies could qualify based on tax classification – determination by BCBSKS.
- **Employer must complete the required employee survey and provide rating documentation if you are a new business looking to enroll in Chamber Blue of KS for the 1st time. If you are currently enrolled in the Chamber Blue of KS association, you do not need to complete this survey.**
- **Meet underwriting and risk requirements of Chamber Blue of KS for businesses enrolling for the 1st time.**
- Employer needs pay at least 25% of the lowest cost plan option offered.
- If the Employer exits Chamber Blue of KS, the Employer cannot re-enroll for **3** years.

Timeline



Chambers Committed to Chamber Blue of KS

ALLEN

Humboldt Chamber of Commerce

ANDERSON

Garnett Area Chamber of Commerce

ATCHISON

Atchison Area Chamber of Commerce

BARTON

Ellinwood Area Chamber of Commerce

Great Bend Chamber of Commerce

Hoisington Chamber of Commerce

BOURBON

Fort Scott Area Chamber of Commerce

BUTLER

El Dorado Chamber of Commerce

CLAY

Grow Clay County

CLOUD

Concordia Chamber of Commerce

COWLEY

Winfield Area Chamber of Commerce

CRAWFORD

Girard Area Chamber of Commerce

Pittsburg Area Chamber of Commerce

DICKINSON

Driving Dickinson County Partnership

DOUGLAS

The Chamber of Lawrence Kansas

ELLIS

Hays Chamber of Commerce

FRANKLIN

Ottawa Area Chamber of Commerce

HARVEY

Hesston Chamber of Commerce

Newton Area Chamber of Commerce

KINGMAN

Kingman Area Chamber of Commerce

LABETTE

Parsons Chamber of Commerce

LEAVENWORTH

Leavenworth-Lansing Area Chamber of Commerce

LINCOLN

Lincoln Area Chamber of Commerce

LYON

Emporia Area Chamber of Commerce

MCPHERSON

McPherson Chamber of Commerce

MIAMI

Paola Chamber of Commerce

MITCHELL

Beloit Area Chamber of Commerce

MONTGOMERY

Coffeyville Area Chamber of Commerce

Independence Chamber of Commerce

NEOSHO

Chanute Area Chamber of Commerce

Erie Area Chamber of Commerce

PAWNEE

Larned Area Chamber of Commerce

PRATT

Pratt Area Chamber of Commerce

RENO

Hutchinson/Reno County Chamber of Commerce

REPUBLIC

Belleville Chamber of Commerce & Main Street

RICE

Little River Chamber of Commerce

RILEY

Manhattan Area Chamber of Commerce

SALINE

Salina Area Chamber of Commerce

SEDGWICK

Andover Area Chamber of Commerce

Derby Chamber of Commerce

SHAWNEE

Greater Topeka Partnership

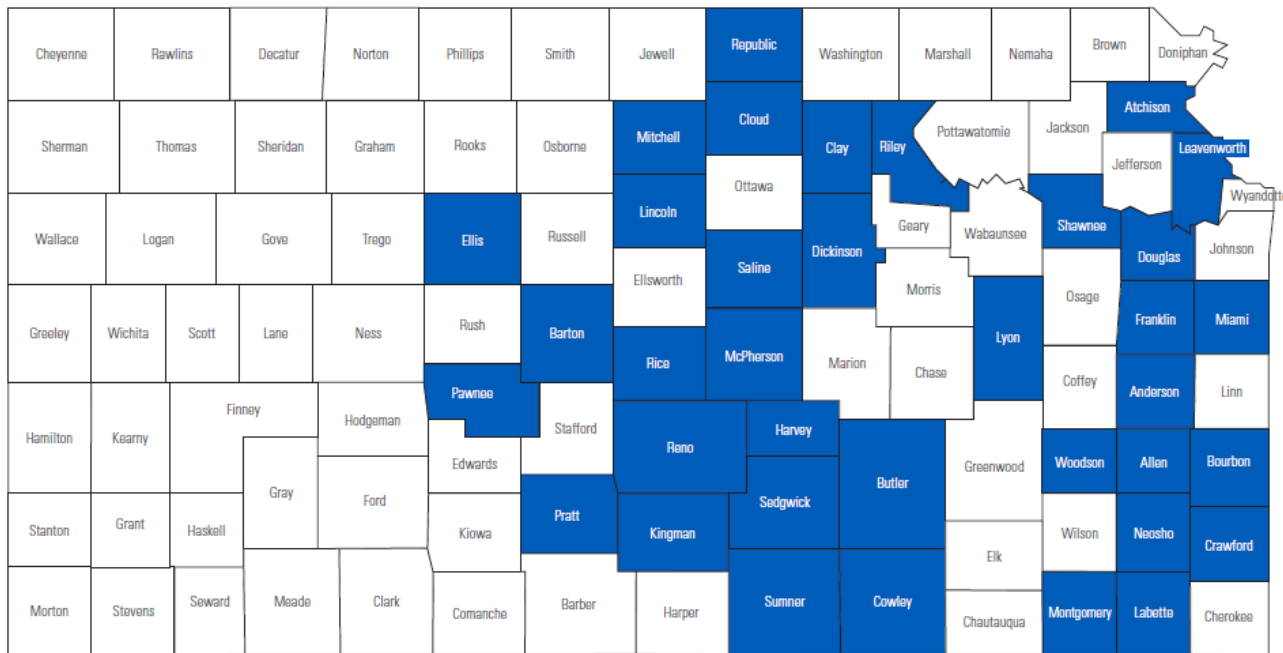
SUMNER


Wellington Area Chamber of Commerce

WOODSON

Woodson County Chamber of Commerce





 Counties with participating Chambers



bcbsks.com

An independent licensee of the Blue Cross Blue Shield Association.

HealthyOptions

Your resource for living a healthier life

- Hands-on health tools
- Disease and case management
- Behavioral health
- Personalized health and wellness platform, powered by WebMD ONE & mobile app
- Blue365

STRIVE



A faster, easier way to see a doctor

Telehealth through Amwell connects you with a doctor anytime, anywhere

Consult with a doctor by computer, tablet or phone

- Affordable, easy and convenient – available 24/7/365
- A choice of trusted, U.S. board-certified doctors
- No appointment, no waiting
- Prescriptions as needed

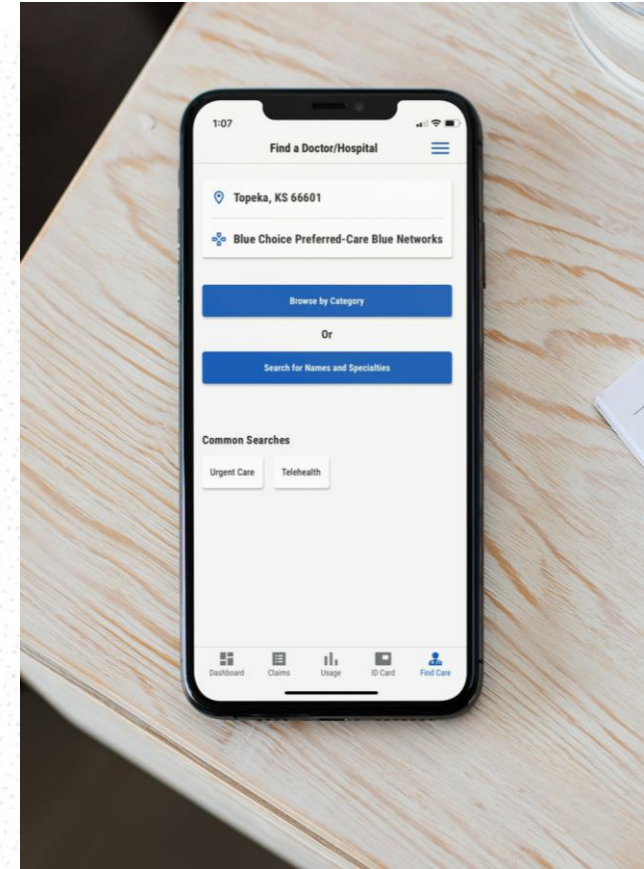


Instant information. Always on.

bcbsks.com

BlueAccess® member portal + Mobile App

Doctor & Hospital finder



Prime Therapeutics

myprime.com

- Pharmacy benefit manager
- On-site doctors, pharmacists and nursing staff



Range of products

Advance Insurance Company of Kansas

- Life insurance (Basic & Voluntary)
- Disability insurance

Dental

Specialty benefits | Secure 300/Secure HIP



Active in the Community

Support across Kansas

- Bike share programs
- Harvesters
- United Way projects
- Ronald McDonald House
- Go Noodle
- March of Dimes
- and more...





bcbsks.com

Jeremy McGuire
Group Sales Advisor



Glossary

Allowed Amount

The amount Blue Cross determines as the maximum amount paid for the medical service provided.

Coinsurance

Coinsurance is your share of the cost of a covered medical service after you've met your deductible for your benefit period.

Contract Count

Number of employee contracts enrolled within each business. An employee could enroll as employee only, or as a family and it would be considered as one contract. This will be the number that is used to calculate group participation requirements. The employee is issued one contract or agreement that outlines the benefits to be paid on their behalf to a third party if certain defined events occur.

Copayment or Copay

A copayment is the set dollar amount you pay (for example, the \$20 you pay when you check out at the doctor's office) for medical services or prescription drugs at the time you receive them.

Deductible

A deductible is the set dollar amount you pay toward covered medical services each benefit period before Blue Cross starts paying toward those services.

Eligible

Provisions contained in each health benefits plan that specify who qualifies for coverage under that plan.

Group

The business organization or legal entity which has entered into the contract with BCBSKS, for the provision of medical and hospital services.

Member

A term used to broadly define any person who is enrolled with benefits. For purposes of internal and external communications, a member may include an insured, a policyholder, a subscriber, or a dependent. A member must be a policyholder to vote in person or by proxy at BCBSKS policyholder meetings.

Tiers

Employee; Employee and Children; Employee and Spouse; Employee and Dependents – These are the four tiers that are available to an employee for enrollment. Each tier would be considered one contract.