



## GET SMART, A GREAT HEALTH PLAN FOR SMALL BUSINESSES

Are you looking for a health plan that can give you more rate stability and even more ways to save? **You've got it.**

Welcome to the **Georgia Chamber SMART Plan!** A great new health care solution that gives small businesses like yours an easier, more affordable way to offer health care to your employees, with a lot less worry. How? Easy!

The Georgia Chamber has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to offer groups with 2-50 employees an opportunity to participate in a larger, self-funded pool. This way, they can join together to share in the overall claims risk and have financial protection backed by Anthem. Pretty smart, right?

**There's more! In addition to financial protection, this great health plan alternative offers:**

- Competitive rates.
- Predictable, fixed monthly payments.
- Flexibility in choice of benefit plans.
- Broad networks through Anthem's Open Access POS and Essential Rx formulary (drug list).

**What about dental, vision, life and disability plans?**

If you choose a Georgia Chamber SMART Plan, you can get these plans through Anthem at discounted rates!

### Why Anthem?

You get peace of mind knowing Anthem is:

- Proud to serve millions of members in Georgia for more than 80 years.
- Part of the nation's largest health benefits company.
- Part of the BlueCard® program (through the Blue Cross Blue Shield Association) which includes more than 96% of hospitals and 97% of doctors in Georgia.<sup>1</sup>



SMALL BUSINESS



# WHEN YOU GET SMART, YOUR EMPLOYEES GET THE BENEFITS!

Here are just some of the exceptional health and wellness programs that come with your plan:



**24/7 NurseLine** makes it easy for employees to talk to a registered nurse 24/7 who can answer questions about a medical concern or help them decide where to get care.



**Future Moms** helps moms-to-be follow their doctor's care plan, identify any risks, make healthier decisions during pregnancy and prepare for delivery. There's also a Future Moms with Breastfeeding Support section on LiveHealth Online that offers moms video visits with a lactation consultant, counselor or registered dietician using a mobile device or computer with a webcam.



**MyHealth Advantage** is an outreach program that helps employees stay up-to-date with their health care. When gaps or risks are identified, employees will receive a confidential MyHealth Note in the mail outlining specific actions they can take for better health and cost savings.



**ConditionCare** gives employees access to health professionals including dietitians and nurses who can help improve their health and reduce sick leave. They offer guidance and support to manage chronic conditions including diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, heart failure and end-stage renal disease.



**Case Management** lets employees who have complex health issues, work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.



**Behavioral Health** helps employees who are dealing with depression, anxiety, stress or substance abuse. Anthem's Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.



**SmartShopper Rewards** program offers employees financial incentives for using lower-cost, high-quality locations for certain health care services and procedures. The program gives employees a way to compare costs and if they select a lower-cost location, they not only get a cash reward, but they save on out-of-pocket costs.



**Online Wellness Toolkit** is a great resource employees can use to set and achieve their unique health goals. Available on anthem.com, the toolkit includes a health assessment for identifying health risks, guidance for lowering those risks, personalized trackers to assess progress and fun activities that promote healthier decision-making.



**LiveHealth Online** lets employees have face to face video visits, 24/7, with a board-certified doctor or psychiatrist, licensed therapist or lactation consultant from a mobile device or computer with a webcam. In seconds, they can connect to a doctor to address common health issues, and therapists and psychologists are available in four days or less.<sup>2</sup>



**Autism Spectrum Disorder Program** supports employees as they balance work and raising a child with autism. A licensed behavior analyst helps them navigate the system and addresses their unique challenges.

## Find out more today!

Just ask your Georgia Chamber of Commerce or your local participating chamber of commerce for a referral to a participating broker. Be sure to ask about special discounts on dental, vision, life and disability coverage available through the Georgia Chamber SMART Plan.

<sup>1</sup> Anthem internal data.

<sup>2</sup> Members must be at least 18 years old to see a therapist online and have their own LiveHealth Online account. Psychologists and therapists using LiveHealth Online do not prescribe medication.

# EMPLOYER FAQ

## **What is a Georgia Chamber SMART Plan?**

The Georgia Chamber SMART Plan is a self-funded trust that is established or maintained for the purpose of offering group insurance. It is governed by Trustees and By-Laws that satisfy the Georgia Department of Insurance (DOI) requirements.

## **Who makes the decisions for the Georgia Chamber SMART Plan?**

The Georgia Chamber SMART plan Board of Trustees will be responsible for the oversight of the Plan and ensuring that the Plan complies with all applicable laws and regulations.

## **Why would we choose the Georgia Chamber SMART Plan over an Affordable Care Act (ACA) plan?**

Because it's a self-funded solution, it offers the following advantages:

- Competitive rates
- Rating methodology similar to pre-ACA rating (avoiding community rating/lower premiums)
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Protection, as part of a larger, self-funded pool backed by Anthem
- Anthem's broad networks: Open Access POS Essential Rx Formulary (drug list) in 2019

Also, the Georgia Chamber SMART Plan replaces the current balanced funding product offerings in the 2-50 market. It also provides coverage down to two enrolled members rather than the ten allowed on current balanced funding product offerings.

## **Are there product dues?**

Yes. In addition to medical premium each group must pay product dues. Product dues are \$4 PEPM. The Chamber will send an annual invoice for the product dues 30 days after the initial enrollment. These are invoiced by the chamber in addition to the membership dues.

## **How do I know if my business is eligible to participate?**

You need at least two eligible employees enrolled in your medical plan, but no more than 50. Your business must be domiciled in Georgia and you must be in good standing with the Georgia Chamber of Commerce or your local participating chamber.

## **Do I need to meet certain participation and contribution requirements?**

Yes. You'll need at least 75% of the net eligible employees and a minimum of two employees that must be covered under this plan. The minimum employer contribution is at least 25% of the total cost for health benefits chosen in the event the employee has dependent benefits, and at least 50% of the total cost for health benefits in the event the employee has single benefits. If you contribute 100% of the premium equivalent (the cost per covered enrollee), 100% of the net eligible employees must enroll.

## **Can I join the Georgia Chamber SMART Plan at any time during the year?**

Yes; however, all participating employers in the Georgia Chamber SMART Plan renew on April 1 of every year starting in 2020 and therefore have an open enrollment that corresponds with an April renewal date.

## **How will my premium equivalent rate be determined?**

There are multiple factors that impact your premium equivalent rate, including:

- Medical history and expected risk of your employees' future health claims
- Age and gender of your employees
- The number of employees enrolled in the benefit plan
- Where your company is located
- What benefits are being offered



**What components are included in my premium equivalent rate? Are there other amounts I have to pay in addition to the premium equivalent rate?**

Your premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. In addition, chamber membership dues and product dues are separate and are paid directly to the Georgia Chamber.

**How will the annual renewal increase be determined?**

An overall renewal increase needed for the Georgia Chamber SMART plan will be calculated based on a projection of the claims for the upcoming policy year for the entire Plan. Each participating employer's increase will then be calculated based on that employer's risk profile including claim history, changes in the demographics, and number of enrolled employees of the group.

**Can I terminate my plan at any time?**

During the policy period, starting April 2019, you may only withdraw from the Georgia Chamber SMART Plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, you must give written notice at least 30 days in advance.

**I currently have an Anthem policy. Will my employees have to change their doctors?**

The Georgia Chamber SMART Plan uses Anthem's broad Open Access POS network – one of the largest networks in the state. If your employees are using Anthem network doctors, there's a good chance they can keep them. (It's a good idea to remind your employees to make sure a doctor is in the network before getting care or services from them. They can do this by using the "Find a Doctor" tool on [anthem.com](http://anthem.com).)

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

Absolutely! If you participate in the Georgia Chamber SMART Plan, you're eligible for discounted dental, vision, life and disability. These are stand-alone, fully insured plans that you would get directly from Anthem.

