

# THERE'S STRENGTH IN NUMBERS.

A MEDICAL PLAN THAT LETS SMALL BUSINESSES JOIN  
TOGETHER FOR MORE PLAN OPTIONS AND LOWER RATES.



Anthem.  | SMALL BUSINESS

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 SOCA  
Small Business  
EDCA VENDOR PLAN

 Central Ohio  
CHAMBERS OF COMMERCE

 DAYTON  
Chamber of Commerce

 XOCOC  
Xenon Office  
Columbus of Commerce

 Regional  
Chamber

Anthem.  BlueCross BlueShield

# SAY HELLO TO THE SOCA BENEFIT PLAN.

## A SOLUTION DESIGNED FOR BUSINESSES JUST LIKE YOURS.

Small businesses can be at a disadvantage when it comes to health benefits. The claims risk pool isn't very big when you have fewer employees, so costs can be higher and your budget less stable.

That's where the **SOCA Benefit Plan** steps in. With a SOCA plan, the risks are lowered because you're joining together with other small businesses like yours. This is called a MEWA — a multiple employer welfare arrangement.

Along with cost savings, being part of a large self-funded pool gives you flexibility and financial protection backed by Anthem's stop loss coverage.

## IS MY BUSINESS ELIGIBLE?

The SOCA Benefit Plan is a self-funded MEWA offered by the Southern Ohio Chamber Alliance (SOCA) together with Anthem. The plan is available to all Ohio employers that have 2 to 50 employees and are members of a qualifying chamber. It's a great alternative to traditional Affordable Care Act (ACA) plans. And unlike other association health plans, you don't need to be from the same industry or trade group.



# Definition of a MEWA

- Multiple employer welfare arrangement – An employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance
- Employers are the plan sponsors under the SOCA BP
- ASO Multiple Employer Welfare Arrangement (“MEWA”)
  - Considered single large ASO employer
- Legal Name – Southern Ohio Chamber Alliance Benefit Plan

# SOCA Benefit Plan. Advantages that make a real difference.

The SOCA Benefit Plan includes a number of advantages that make it an appealing fit for many small businesses, such as:

- Competitive rates
- The stability of fixed, predictable monthly payments
- A variety of plans for your business and budget
- Plan design offerings similar to familiar pre-ACA models
- Popular specialty plans (vision, life, disability and more) at discounted prices
- Clinical integration with Anthem Whole Health Connection®, providing whole-person care for employees with integrated medical and specialty plans (vision, life, disability, and more) — all at no additional cost
- The added value of Anthem's broad Blue Access PPO Network and Essential Rx Formulary

**FACT: MORE OHIO SMALL BUSINESSES ARE ENROLLED IN THE SOCA BENEFIT PLAN THAN IN OUR ACA PLANS.**

## FLEXIBILITY TO MEET EACH EMPLOYER'S NEEDS

While the SOCA Benefit Plan delivers access to a number of widely used services, it also allows freedom:

- **Participating employers** can make their own plan choices.
- **SOCA Benefit Plan options** aren't subject to the same mandates as plans offered under the ACA — requirements that can make ACA plans less affordable for smaller businesses.
- **Like ACA plans**, coverage is offered to any and all eligible applicants regardless of health status.

## WHAT MAKES THE SOCA BENEFIT PLAN A SMART CHOICE IN MEWAS?

Anthem's breadth of experience and understanding of what matters to small businesses can work to your benefit. We offer a robust and expanded selection of health and wellness options. Plus, you'll have specialty products exclusively for SOCA Benefit Plan participants including vision, life, disability, and more, available at specially discounted rates.

## EVEN ADMINISTRATION IS SIMPLE AND STREAMLINED

The goal is to make things as easy as possible for your small business. You'll have all the support you need, including assistance with many of the complex compliance requirements that come with an Administrative Services Only (ASO) arrangement — so you can focus on your business.

Anthem even offers shorter timelines for getting employees started in the plan, plus a fast and easy renewal process.

# SOCA Benefit Plan. Advantages that make a real difference.

## New for 2019: SmartShopper™

Prices for the same quality medical service can differ by thousands of dollars within the same neighborhood or health plan network. The SmartShopper program can guide employees to lower cost options for common services such as ultrasounds and mammograms that could minimize out-of-pocket costs and earn cash rewards from \$25 to \$500 after your claims are processed,<sup>1</sup> benefiting both you and your employees.

## LiveHealth Online

Through LiveHealth Online, members can have the convenience of face-to-face video visits 24/7 with board-certified doctors from their computer or mobile device. Doctors can assess common health issues like flu or allergies, provide a treatment plan and send prescriptions to a pharmacy.<sup>2</sup> Your employees can even arrange video appointments with licensed therapists and psychiatrists.<sup>3</sup>

## Future Moms

Moms-to-be have easy access to qualified nurses who can help them follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. Personal support and guidance include free online visits with a lactation consultant, counselor or registered dietician.

## 24/7 NurseLine

Registered nurses are on call 24/7 to provide help with everything from a baby's fever to allergy relief tips — and can even advise your employees where to go for care.

## ConditionCare

If you have employees with chronic conditions like asthma or diabetes, they can get one-on-one help from an experienced health care professional. They'll learn easier ways to manage their condition and steps to help reach their health goals.

## MyHealth Advantage

If data indicates possible health risk or care gaps for an employee, we can send a confidential MyHealth note with specific actions he or she can take for better results. Plus, we can suggest ways your employees can save money.

## Behavioral Health

The emotional well-being of your employees is as important as their physical health and can also impact productivity. For those dealing with depression, anxiety, stress or substance abuse, our Behavioral Health program offers needed help including an extensive network of psychiatrists, social workers and residential treatment centers.

## Case Management

When employees are hospitalized for a major illness or injury or are struggling with multiple health issues, our registered nurse case managers can help get them the best care possible. These trained health experts are highly skilled at assessing and supporting the whole person — not just the health issue — through convenient video chat and automated follow-up phone care.



# SOCA Benefit Plan. Advantages that make a real difference.

## AIM Clinical Review

Smart employee health care decisions start with good information. Working with AIM Specialty Health (AIM), a leading specialty benefits management company, Anthem offers valuable clinical review and site-of-care review programs. These programs guide patients to safe, medically appropriate care that can lower expenses for you and your employees for high-cost services like:

- Radiology benefit management
- Cardiology
- Imaging Clinical Site of Care
- Sleep
- Radiation therapy
- Cancer Care Quality Program
- Genetic testing
- Musculoskeletal
- Surgical GI
- Rehabilitative services

Once a procedure has been reviewed, AIM also offers voluntary shopper programs which can guide your employees to the most affordable choices for some services.

## OUR PROVIDER NETWORK BY THE NUMBERS

### IN OUR OHIO PPO NETWORK:

- Nearly **7,000** primary care physicians
- More than **13,500** specialists
- More than **175** hospitals
- **1,718** vision providers

### ACCESS ACROSS THE COUNTRY:

- Over **90%** of hospitals (through the BlueCard® program)
- Over **80%** of physicians (through the BlueCard® program)
- Approximately **62,000** retail pharmacies
- **38,000+** vision providers

# SOCA Benefit Plan. Advantages that make a real difference.

## OFFER YOUR EMPLOYEES TOTAL COVERAGE WITH VISION, LIFE, DISABILITY BENEFITS AND MORE.

Employee satisfaction often comes down to your benefits package. The SOCA Benefit Plan lets you take advantage of Anthem's industry-leading specialty plans (vision, life, disability and more), along with medical – plus, an important way to integrate them.

### ANTHEM WHOLE HEALTH CONNECTION®

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings – at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care and a more personalized member experience. Consider the advantages.

### VISION

The eyes provide a direct view of blood vessels, allowing vision providers to detect and diagnose serious health conditions like high blood pressure, high cholesterol and heart disease. Anthem vision providers have online access to HIPAA-compliant member health profiles to help them make recommendations and avoid more serious problems.

When employees have vision benefits, medical claims have been shown to be 20% lower for diabetes, 15% lower for heart disease and 7% lower for high blood pressure.<sup>4</sup>

### LIFE AND DISABILITY

You can count on Anthem's life and disability benefits to provide much more than just a check. We're there for your members and their beneficiaries through challenging times with industry-leading support including:

- **Fast and accurate claims turnaround**
- **24/7 telephone counseling and referral service**
- **Beneficiary Companion, concierge-level support for life members**

### PHARMACY

Anthem also offers an impressive prescription drug program. By coordinating medical and pharmacy data, we can help improve employee health and potentially reduce total health care costs.

### IMPORTANT SOCA BENEFIT PLAN SAVINGS

Along with quality offerings, employees can **enjoy:**

- **A full range of specialty plans** including vision, life, disability and more.
- **Our SpecialOffers program** with member discounts on gym memberships, weight loss programs, LASIK surgery and more.
- **Deep discounts** on prescription drugs.

# SOCA Benefit Plan. Advantages that make a real difference.



## READY TO ENROLL?

Make sure your business meets these requirements:

- o 2 to 50 total employees
- o Two or more employees enrolled in the medical plan
- o Business domiciled in Ohio
- o Member in good standing with one of these qualified chamber of commerce
  - Southern Ohio Chamber Alliance (SOCA)
  - Northern Ohio Area Chambers of Commerce (NOACC)
  - Central Ohio Chambers of Commerce (COCC)
  - Dayton Area Chamber of Commerce (DACC)
  - Youngstown/Warren Regional Chamber (YWRC)

## CREATING SOLUTIONS THAT HELP YOU REST EASY.

**WANT MORE INFORMATION?  
CONTACT YOUR ANTHEM SALES  
REPRESENTATIVE OR BROKER.**

1 Usually in 4-6 weeks. Reward payments may be taxable.  
2 Prescription availability is defined by physician judgment.  
3 Appointments subject to availability of the mental health professional.  
4 Anthem information 2020-2022, January 2020.  
5 Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio.  
Wellness Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.  
Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, independent licensee of the Blue Cross and Blue Shield Association.  
Anthem is a registered trademark of Anthem Insurance Company, Inc.

**SAVE 20 TO 25% ON YOUR  
MONTHLY MEDICAL SPEND  
WITH THE SOCA BENEFIT PLAN.<sup>5</sup>**

“SOCA saved our office about \$13,000. We went searching for new health insurance when the county policy was going to increase by almost 48%. Since we are a sub-division of the state we are able to either be on the county insurance program or house our own! That’s when I found this program. It has been a lifesaver for us and we are now looking into additional coverage from Anthem!”

— Katie Kovaly  
District program administrator  
Monroe Soil and Water Conservation District





# The SOCA Benefit Plan

- Primary Legal agreements/arrangements:
  - Plan By-Laws
  - Participation agreement
  - Stop loss agreement
  - Claims administration and service agreement

# The SOCA Benefit Plan

## By-Laws – developed by the SOCA BP

- For the operation and governance of the SOCA BP
- SOCA's rights and obligations
- Eligibility requirements
- Plan participant obligations and responsibilities
- Operating Committee authority and responsibility
- Election of trustees
- Officers

# The SOCA Benefit Plan

## Participation Agreement

- Between SOCA BP and the participating employer. Outlines:
  - Who is eligible
  - Employer's obligations and liabilities
  - Billing and payment of the premium equivalent rate
  - Participation and contribution requirements
  - Compliance responsibilities of an ASO group and who is responsible (ER, SOCA BP or Anthem)
  - Plan operations
  - Voluntary and involuntary terminations
  - Components of the premium equivalent rate

# The SOCA Benefit Plan

## Stop Loss Agreement

- Agreement between SOCA BP Trust and Anthem
- Base is Anthem's standard agreement with some unique features on the contract terms, runout, and quota share component
- Offering specific and aggregate stop loss

# The SOCA Benefit Plan

## Claims Admin and Service Agreement

- Agreement between the SOCA BP Trust and Anthem
- Standard Anthem ASO admin agreement with a few exceptions including schedules that:
  - Identify which chambers are eligible and which alliance they roll up under
  - Outline eligible participating employer, eligible employee, waiting period and open enrollment period
  - Outlines the additional services that Anthem is providing – rating, quoting, billing & collecting premium equivalent rates and the delinquency process



# SOCA BP Product Dues

- Required Product Dues are assessed by the SOCA BP (\$2.50 per employee per month).
- Product dues will be billed by Anthem monthly.
- Product dues are used by the SOCA BP to cover administrative, legal and marketing costs.
- Failure to comply with Plan rules may result in removal from the Plan

ACA small group plans for 2-50 employees are also available with Anthem. ACA plans will provide coverage with no medical questions and there is no pre-existing condition exclusion. ACA plans may be a good alternative for small employers who are not eligible for SOCA MEWA due to medical conditions existing in the group.

There is still a Chamber member discount for ACA plans. These plans are community rated. Your agent can discuss the ratings and differences with you.