

# WiseChoice Healthcare Alliance



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## What is it?

The Virginia Chamber created the WiseChoice Healthcare Alliance Trust. This Trust has been funded and has established a self-funded Multi Employer Welfare Arrangement (MEWA). This MEWA was formed to provide health benefits to its members and pay claims from the Trust. The Trust is contracted with Anthem as part of an Administrative Services Only (ASO) Agreement and Stop Loss protection.

The WiseChoice Healthcare Trust is separate and distinct from the Virginia Chamber. It is managed by Trustees for the benefit of participants and the Trust is licensed by the Bureau of Insurance (BOI), with Department of Labor (DOL) oversight.

# Big benefits for small business

- Part of a collective of small employers to engage with health benefits in a way similar to that of one large employer.
- Savings for employers with better than average health experience.
- Access to large provider networks.
- Employers select their own benefit package (146 plans).
- Simplification of administration (billing, ID cards, etc).
- Depending on employer's effective date, the employer could receive greater than a 12-month rate guarantee.
- Cobra administration at no additional cost (embedded 20+).

# Who can participate?

- Must be a member of a participating chamber or affiliated association with the WiseChoice Healthcare Alliance which allows employers to participate.
- A small business employer must be headquartered (located) in Anthem's service area.
- A small business employer with 2-50 employees. Must enroll at least 2 employees which could be a husband and wife if they both work an average of 30 hours per week.
- A small business employer must have at least 75% participation minus valid waivers.
- An employee must be full time and work an average of 30 hours per week.

# How do small employers obtain an underwritten WiseChoice quote?

- Contact your insurance broker (appointed & certified with Anthem).
- Census with full legal names and dependent information if applicable.
- 2-9 Individual Health Questionnaires (for all enrolling)
- 10-50 Group Risk Questionnaire (for groups that currently offer level funding, the renewal and claims experience may be required).
- Final rates are based on final enrollment.

# Underwriting (2-50)

Premium equivalent (rates) are based on several factors:

- age and sex factor of the group
- SIC code of group
- medical history of the group
- Pre-existing conditions are covered though rates may be higher for high-cost medical conditions.

# What is needed to enroll in WiseChoice?

- WiseChoice Healthcare Alliance Participation Agreement
- Plan Document
- Employer Application
- Enrollment Spreadsheet Census (final enrollment)
- Electronic Fund Transfer form
- Anthem Quote/Proposal (final)
- Health Savings Account Questionnaire (if using Anthem as Trustee)
- Employee Health Questionnaire for anyone who is enrolling at original effective date but was not part of the initial review process



# What is needed to enroll in WiseChoice?

...(cont'd)

Product Dues Acknowledgement –  
additional fee of \$8 PEPM

This is the non-dues revenue that is remitted to Chamber Solutions and a portion is shared back with the endorsing local chamber or association. These dues are not an asset of the Trust. They are billed separately and are outside the monthly benefit costs.

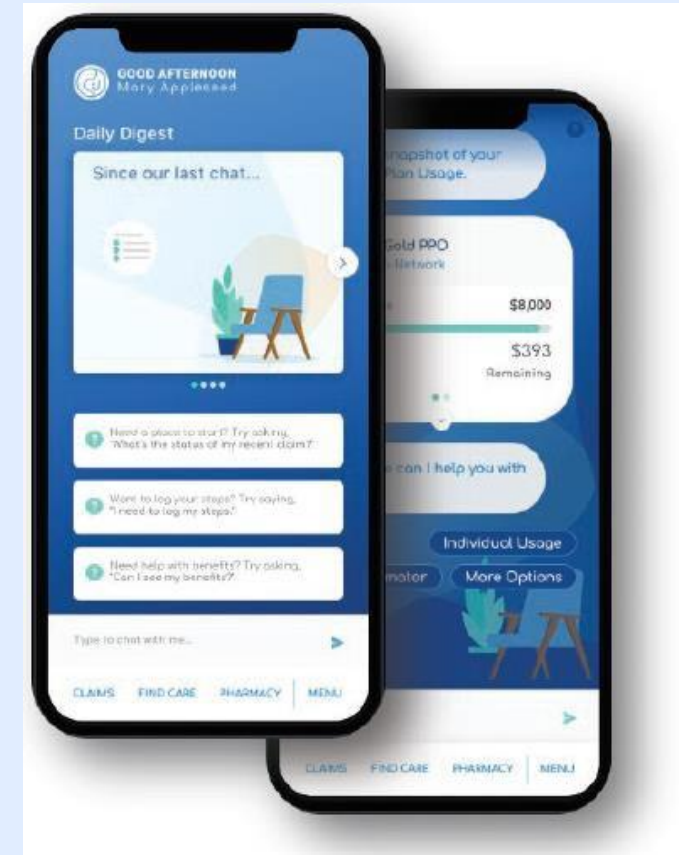




# Elevating the member experience with our digital-first approach

Through Anthem's Sydney<sup>SM</sup> Health app, members 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>



# Anthem Fully Insured Products



# Add on benefits and see how they connect with

## **Anthem Whole Health Connection®**

**Add dental and vision benefits to your medical coverage and not only do you get a discount, but your benefits are connected.**

- Employers can save up to 2% on their medical rates when they combine dental and/or vision with their medical plan.
- Up to a 2% discount to your medical premium equivalent rate.
- Doctors see complete view of a person's health, leading to better health and more long-term savings.

## **Anthem Whole Health Connection®**

A cost-effective way to help your employees lead healthy, productive lives.



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Administered by:



Anthem Blue Cross and Blue Shield administers certain health care benefits of participating employers self-insured group health plans pursuant to the terms of Anthem Blue Cross and Blue Shield's administrative services agreement with WiseChoice Healthcare Alliance.

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