



## Get SMART, a great health coverage plan for small businesses

As today's small businesses are searching for cost-saving health coverage options, the Georgia Chamber of Commerce is addressing this need by offering a new solution that can lead to more rate stability and offers potential savings for groups with two to 50 eligible employees.

The Georgia Chamber has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to administer the Georgia Chamber SMART Plan (SMART). This plan allows employers to join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem.

### In addition to financial protection, this innovative alternative offers:

- competitive rates
- predictable, fixed monthly payments
- flexibility in choice of benefit plans
- Anthem's broad Open Access POS network and Essential Rx Formulary

To top it off, we also offer specialty products, including dental, vision, life, optional life and disability plans, that are offered at discounted rates to employers participating in the Georgia Chamber SMART Plan.

### Why Anthem Blue Cross and Blue Shield?

Get peace of mind knowing that Anthem has been serving millions of members in Georgia for more than 80 years and is:

- 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





## We've got you covered with exceptional health and wellness programs.

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

**Future Moms:** Nurses help moms-to-be follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. FutureMoms with Breastfeeding Support on LiveHealth Online offers moms visits with a lactation consultant, counselor or registered dietician through private and secure video using a smartphone, tablet or computer.

**MyHealth Advantage:** When gaps or risks are identified, we mail a confidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs.

**ConditionCare:** If you have employees dealing with a chronic condition like asthma or diabetes, they get one-on-one help from a health care professional. They'll learn easier ways to manage their health and reach their health goals.

**Case Management:** Your employees with complex health issues work with our nurses and behavioral care managers to stay on top of their health issues 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:** Your employees' emotional well-being is as important as their physical well-being to your organization's ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

**SmartShopperRewardsProgram:** Rewards your employees for using lower-cost, high-quality locations for certain health care services and procedures. The program gives members 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:** Available on anthem.com, the Online Wellness Toolkit gives your employees the tools they need to set and achieve their unique health goals. It includes a Health Assessment for identifying health risks, guidance for lowering those risks, personalized trackers to track progress and fun activities that promote healthier decision-making.

**LiveHealth Online:** LiveHealth Online gives your employees easy and convenient access to the care they need anytime, 24/7, with no appointments or long wait times. Employees can see a board-certified doctor or psychiatrist, licensed therapist or lactation consultant through live video on their smartphone, tablet or computer with a webcam.

**Autism Spectrum Disorder Program:** Helps connect your employees with licensed behavioral analysts who work with children on the spectrum.

### Find out more today.

To learn more about the Georgia Chamber SMART Plan's many advantages, 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.

# 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.

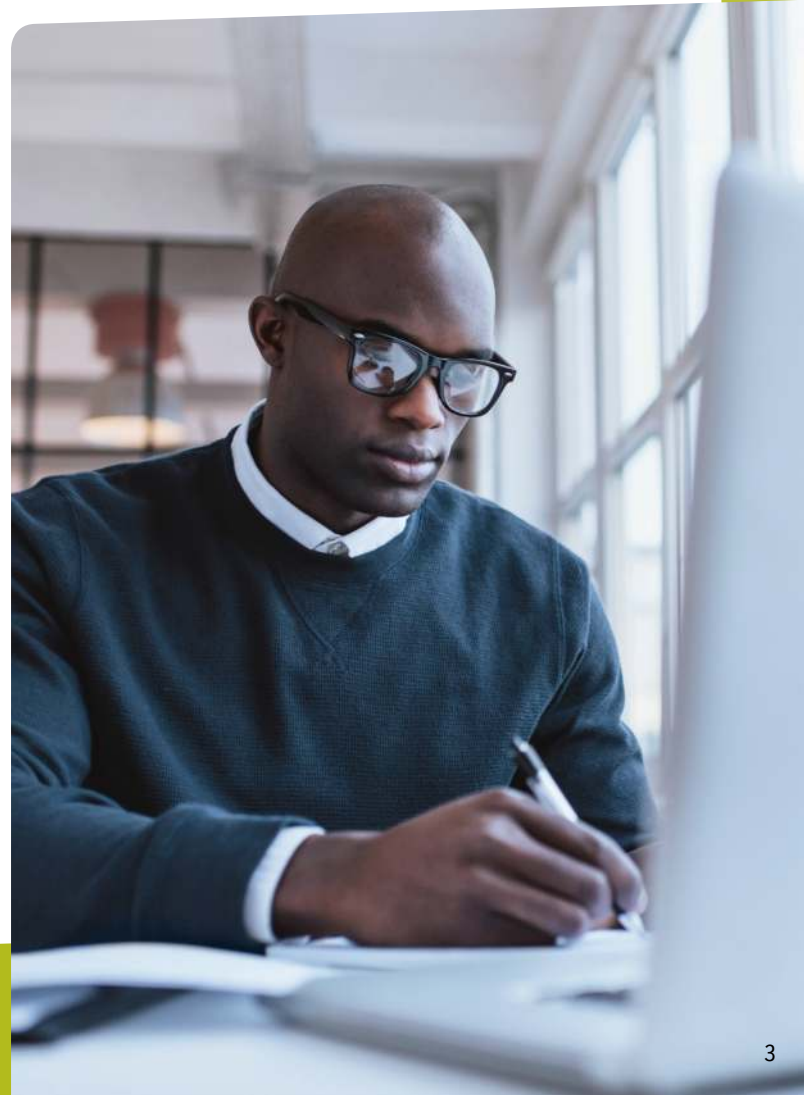
## Why would we choose the Georgia Chamber SMART Plan over an ACA policy?

This alternative self-funded solution could be a good fit for you for many reasons including:

- competitive rates
- rating methodology similar to pre-ACA rating
- predictable, fixed monthly payments
- flexibility in choice of benefit plans
- protection of being part of a larger self-funded pool backed by Anthem
- Anthem's broad Open Access POS network and Essential Rx Formulary
- in 2019, Georgia Chamber SMART Plans are replacing our current Balanced Funding product offerings in the 2-50 market
- provides coverage down to 2 enrolled members rather than the 10 allowed on current Balanced Funding product offerings

## How do we determine if we are eligible to participate?

The Georgia Chamber SMART Plan is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 eligible employees. The business must be domiciled in Georgia and a member in good standing with the Georgia Chamber of Commerce or your local participating chamber.





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

Yes. At least 75% of the Net Eligible Employees and a minimum of two employees must be covered under the 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, 100% of the net eligible employees must enroll.

### **Can we 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.

### **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 on the benefit plan
- Where your company is located
- Benefits that are being offered

### **What components are included in my premium equivalent rate? Are there other amounts that we 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 we terminate our policy at any time?**

During the policy period, you may only elect to 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.

### **We currently have an Anthem Blue Cross and Blue Shield policy. Will our employees have to change their doctor?**

The Georgia Chamber SMART Plan uses Anthem Blue Cross and Blue Shield's broad Open Access POS network - one of the largest networks in the state. (It's always wise to make sure doctors are in-network prior to any service using the "Find a Doctor" tool on [anthem.com](http://anthem.com).)

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

Yes, participating employers in the Georgia Chamber SMART Plan are eligible for discounted ancillary plans offered by Anthem. This includes dental, vision, life and disability. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

