



The Valley Health Alliance is a collaboration of employers and health care providers that has been working for several years to lower healthcare costs for individuals and businesses from Aspen to Parachute. The purpose of the Valley Health Alliance is to promote the health and well-being of our communities by providing healthcare that is accessible, affordable and high quality. Participants include major employers, all five local Chambers of Commerce, three hospitals, primary care doctors from Parachute to Aspen and Mountain Family Health.

All the work has paid off with two new insurance companies offering plans for 2021 in the small group and individual markets for the Roaring Fork and Colorado River Valleys.

UnitedHealthcare and Rocky Mountain Health Plans are now available in addition to Anthem Blue Cross Blue Shield.

Individual Plans: In addition to Anthem Blue Cross Blue Shield, Rocky Mountain Health Plans now has a suite of individual plans available through local health insurance brokers as well as on the Colorado state-based exchange Connect For Health. Individual plans work for sole proprietors and businesses participating in the ICHRA program explained below.

Insurance brokers who can help you find the right individual coverage include:

Rifle

- Nichols Insurance Agency of Western Colorado: 970-625-0411
- Rifle Insurance Agency: 970-625-1689

Glenwood Springs

- Donni Cochran Insurance Services: 970-945-5598
- Glenwood Insurance Agency: 970-945-9161
- Insurance 4 U: 970-379-9705
- Mountain West Insurance: 970-945-9111

Basalt & Carbondale

- Martin Insurance Group: 970-963-6161

Aspen

- Devlin Financial Services: 970-925-9090
- Michael Sailor Insurance: 970-920-9500
- Roaring Fork Insurance: 970-429-5700

Small Group Plans: UnitedHealthcare has expanded their Navigate HMO plans to the Western Slope and they are available through appointed brokers. The local brokers who sell UnitedHealthcare plans include Mountain West Insurance and Glenwood Insurance Agency in Glenwood Springs, and Devlin Financial Services in Aspen.

ICHRA: Businesses are also able to tap a new program known as the Individual Coverage Health Reimbursement Arrangement, or ICHRA. This option can be arranged by health insurance brokers who sell individual and group coverage.

A recent article in the Denver Business Journal explains it this way: “ICHRA is essentially cash for coverage. An employer who wants to offer insurance to employees will traditionally use a group plan. Group plans have their limitations, such as not covering part-time or seasonal employees. ICHRA allows all employees to select their own individual Affordable Care Act-approved health plans, the costs of which are partially reimbursed by employers at dollar amounts predetermined by employers.”

The article provides a great overview and is attached with this email in a PDF format so you can give it a read.

For more detailed information about ICHRAs, please go to:
<https://www.takecommandhealth.com/ichra-guide>