



Collin County Employers Health Plan Cooperative

Association Health Plan in Collin County *through the Plano Chamber of Commerce*

- On June 19, 2018, the U.S. Department of Labor expanded access to affordable health coverage options for America's small businesses and their employees through Association Health Plans (AHP).
- AHPs work by allowing small businesses to band together by *geographic location* to obtain healthcare coverage as if they were a single large employer. AHPs can *potentially* strengthen negotiating power with providers from larger risk pools and greater economies of scale.
- The Plano Chamber is part of the Collin County Employers Health Plan Cooperative. This AHP is:
 - Administered by major carrier
 - Compliant, fully insured product portfolio
 - Available to Chamber members through insurance brokers or agencies that are members of Plano Chamber
 - Available to businesses with 2 – 50 employees
 - Benefit and potential cost savings for members (estimate that 50% of businesses can save up to 15%)
 - Administered by a Board of Directors and includes a management fee of \$100/annually to employer members to cover administrative costs of the AHP
 - Eligible for enrollment beginning in November 2018
 - Inclusive of RX, maternity, preventative care (at 100%), mental health, substance abuse, and hospital coverage.
- And what the AHP is not:
 - This is NOT a “Skinny” plan
 - Medical conditions do NOT affect rates
 - It is NOT a “skinny network”
 - It does not have a dollar limited (unlimited maximum)
- For more information, please email jjolly@planochamber.org.