

## FAQ's

### **1. I am a sole proprietor, can I participate?**

Yes, as long as your chamber membership is a business membership under your business name, then you have access to this coverage.

### **2. What is my financial responsibility as a participating employer?**

Because this health plan is 100% ACA compliant, you are only required to contribute 50% of the most economical single option offered, toward your employees premium. For example, if an employee chooses one of the family options, the employer is still only federally required to pay 50% of the most economical single option toward that family premium.

### **3. Are the premiums tax deductible?**

Yes, they sure are.

### **4. Can the employee portion be withheld from their paycheck?**

Yes, if you so choose.

### **5. Will I get my own invoice for my participating employees?**

Yes, each month you will receive an invoice for your participating employees. You can pay that premium with cash, check, EFT, ACH, etc.

### **6. Am I limited by the number of office visits I can have?**

No, you can see your doctor as many times as you need to make sure your health is taken care of.

### **7. Will my provider be in network?**

This plan utilizes two provider networks. For any provider in KS, you can search the ProviDRs Care Network by selecting this link ([www.providrscare.net](http://www.providrscare.net)). Nationwide, the First Health Network ([www.firsthealth.com](http://www.firsthealth.com)).

### **8. The chamber plan renewal is January 1, what if my current plan renewal is July 1(or any other time)?**

You can still come onto the chamber plan at your renewal, you and your employees will need to submit health questionnaires no sooner than 3 months from your renewal, and no later than 2 months. Please keep in mind, coming onto the chamber plan mid-year like that will result in renewing again with the totality of the group at the chamber plan renewal of January 1. Your renewal will align with the chamber plan at this point.

### **9. How many employees need to participate for the employer to offer this plan to them?**

The participation percentage is 65%. Meaning, 65% of the full time, (30+ hours per week) eligible employees have to participate for the employer to be able to offer it. Please keep in mind that waivers do not count against your participation total. Waivers such as they are on their spouse, parents, the marketplace, etc. If the employee has coverage anywhere else, and they elect not to participate, they do not count against your total participation percentage. We recommend you have all of your employees complete the questionnaire so they will have the option to participate if they so choose, however, if they decline to provide health information initially, they will not be able to participate until open enrollment for next year.

**10. How much is this plan going to cost?**

There are several health and prescription options to choose from, so the cost will vary plan to plan. However, if your group is reviewed by the underwriter and everything checks out fine, then your group will come on at the current rates. If the risk assessed for the new group is higher than the totality of the plan, then your rates may be higher.

**11. What about pre-existing conditions, will they be covered?**

Yes, per the ACA federal requirement, individuals with pre-existing conditions cannot be denied coverage.

**12. What about preventative care? Well-woman checkups? Man checks?**

Yes, again, per the ACA federal requirement, preventative care will be covered 100%.

**13. Will I be able to continue using the local pharmacy?**

Yes, of course, this effort is to try to use as many local resources as possible.

**14. What about the dental and vision network? Will my eye doctor/dentist be in network?**

With the dental and vision plan, there will be no network, so all dental and vision providers will be considered in network.

**15. I am NOT a chamber member; can I still participate and have access to the coverage?**

You can participate and include yourself in all of the underwriting processes, however, if you enroll in the coverage, you will be required to be current on your chamber business membership prior to the coverage start date.

**16. When is open enrollment for the chamber plan?**

Open enrollment begins 11/1.