



Under the Health Care Reform Law, majority of qualified KBMA employers will see substantial savings on the KBMA Anthem Health Plan.

The health care reform law requires all new fully-insured small groups (<50 total employees) to be community-rated. (The only rating factors are age, location and tobacco-use.) Because the KBMA has a “bona fide” association health plan, participating employers will be risk-rated like a large group. (Additional rating factors include gender and health status.) This will generate significantly lower rates for most qualified KBMA employers, especially those with average to low health risk.

The KBMA Health Plan has been stable and competitive for many years, through many changes in health insurance markets.

It is part of a large, stand-alone rating pool with historically better claims experience than Anthem’s general small-group pool.

The KBMA Health Plan includes:

- **Anthem Employee Assistance Plan (EAP)** - Services include: counseling, legal assistance, financial assistance, ID recovery, tobacco cessation, dependent care and daily living resources, crisis consultation, plus others.

All KBMA Group Insurance Plans include:

- **COBRA Administration** - Participants are billed directly. Payments are remitted directly to insurance carriers.
- **Section 125 Premium-Only Plan (POP)** - Allows employee portion of premium to be deductible from payroll pre-tax.
- **ERISA Summary Plan Descriptions (SPD)** – ERISA is a federal law that requires each employee be given an SPD.
- **Adjusted Bill Payment** - Most other group plans require employers to pay-as-billed, then wait for adjustments. KBMA Plans allow employers to make adjustments and pay the adjusted amount.
- **Consolidated Billing** - KBMA group health, dental, vision, life and disability plans from Anthem, Delta Dental and Assurant are combined on one bill.

All KBMA Group Insurance Plans are part of a larger trust governed by representatives from participating associations.

Employer Requirements for KBMA Health Plan:

- Member in good standing with KBMA
- Qualified Standard Industrial Classification (SIC) Code
- Domiciled in Kentucky
- Pay at least 25% of the employees' single premium
- Minimum of 2 eligible employees and/or owners
- 50% participation of eligible employees & owners with no other coverage
- All employers in KBMA Health Plan renew 5/1 each year

Contact Request - For more information please complete the following and fax to 502-499-6947.

- Company Name: _____
- Contact Name: _____
- Location: _____
- Email: _____
- Phone: _____
- Fax: _____
- Total Employees: _____
- Current Health Insurance Carrier: _____
- Renewal Date: _____
- Employees Covered: _____



LOGAN LAVELLE HUNT

502-499-6880