



# Big benefits for small businesses across Nevada

Discover flexible, cost-saving health plan solutions



# Dedicated partners supporting small businesses across Nevada

Anthem Blue Cross and Blue Shield (Anthem) and the Vegas Chamber of Commerce are committed to supporting small businesses and their employees. Vegas Chamber membership offers many advantages, including networking, advocacy, and learning opportunities. In partnership with Anthem, chamber membership also offers business members exclusive access to competitively priced, quality health plans focused on whole health.

Deciding on the right health coverage for your business is essential for attracting, hiring, and retaining quality employees. Whether you're shopping for a new health plan or renewing an existing one, chamber membership gives you the opportunity to enroll in members-only Anthem plans with cost-saving health benefits usually reserved for large companies.

You have options other than Affordable Care Act (ACA) plans. The Vegas Chamber's partnership with Anthem offers your business two additional portfolios of health plans to choose from:

- **Association Health Plans (AHPs):** fully insured plans offering benefits and lower rates usually reserved for larger organizations.<sup>1</sup>
- **Anthem Balanced Funding (ABF) plans:** self-insured health plans with fixed monthly payments, stop loss protection, potential surplus credit, and protection from end-of-policy-year claims lag.

Both portfolios include a range of flexible plan designs, including:

- Preferred provider organization (PPO).
- High-deductible health plans with health savings accounts (HSAs).
- Health maintenance organization (HMO).



Small businesses in northern Nevada have access to Vegas Chamber health plans as members of the affiliated Tahoe and Elko chambers.

## Our flexible plans may cost less than ACA plans

AHPs are considered Large Group plans and are subject to fewer state and federal requirements.



# The Vegas Chamber AHP

## Quality, cost-saving health plans exclusively for Vegas Chamber members

AHPs offer one larger group plan to small businesses that are members of the Vegas Chamber and belong to similar industries and locations. This allows more flexibility and favorable pricing than your business would typically have on its own. Unlike ACA plans where pricing is usually based on an individual's risk profile, Vegas Chamber AHPs are based on a Large Group rating structure. In addition, they are exempt from ACA regulations.

Vegas Chamber AHPs are exclusive to members that are small businesses with 2 to 50 employees.<sup>1</sup>

With a Vegas Chamber AHP, you have a full suite of benefits, including prescription drug coverage, mental health benefits, and support programs for ongoing conditions that help your employees live healthier lives and keep costs down for everyone.

Whether you're renewing or looking for a new health plan, Vegas Chamber AHPs offer:

- **Secure coverage at competitive pricing for up to two years.** Guaranteed rates up to two 12-month terms ending on June 30, 2026, regardless of effective policy date.
- Automatic renewal at a rate that will not exceed a maximum 5.9% rate increase on July 1, 2025, without adjusting for your group's average risk profile or demographic changes again.
- Fixed monthly payments to help manage costs with no surprises.

You may have lower premiums with Vegas Chamber AHPs

Vegas Chamber AHPs are considered Large Group plans, and like other large group plans, have fewer state and federal requirements.<sup>2</sup> Use a four-tier composite structure, which is based on uniform rates for members within your group. This has the added advantage of streamlining your health benefits fiscal planning. By joining one of our AHPs, your business locks in fixed composite rates through June 30, 2026. ACA plan rates, on the other hand, change month to month as employees join or leave the group plan.<sup>3</sup>

### Choice of plans

- Optional dental or vision coverage that includes **SpecialOffers**, such as discounts on LASIK, gym memberships, infertility treatments, and pet insurance.
- Plans with deductible and health spending account options.
- Eligibility for out-of-state employees (excluding HMO and Pathway PPO plans) and 1099 independent contractors.
- Opportunity to offer up to four Vegas Chamber AHPs to employees.

Enrolled employees	Plans that may be offered to employees
2 to 4	1
5 to 9	Up to 3
10 to 50	Up to 4

### Expanded access to care

- Anthem's large PPO network of healthcare providers and facilities.
- Anthem's expanded network of pharmacies, where 98% of members live within 3.5 miles of a participating pharmacy.<sup>4</sup>
- 24/7 access to \$0-copay virtual care and support through our award-winning **Sydney<sup>SM</sup> Health** app.
- Spanish-speaking healthcare providers through virtual care statewide and nationwide.
- Well-being and chronic condition support programs.
- \$0 administration of COBRA or continuation of benefits.

### Renew or enroll right away

If you currently have a group health plan, moving to a Vegas Chamber AHP could save you money. You can enroll immediately — most plans have no early termination penalties.<sup>5</sup>

### Tips for easy enrollment

- You have support through **EmployerAccess** — a secure, one-stop digital dashboard to view enrollments and plan details and pay premiums; it's also available through the EmployerAccess app.
- Brokers need to have a current, active Large Group appointment with Anthem, as our AHPs are considered Large Group plans.
- Visit [anthem.com/ahp](https://www.anthem.com/ahp) to see a list of our most popular Vegas Chamber AHPs and the latest updates.

# Anthem Balanced Funding plans

## Helping small businesses manage healthcare costs

Like Vegas Chamber AHPs, ABF plans also use a four-tier composite rating.<sup>3</sup> They are self-insured, level-funded group health plans that offer predictable payments, plan choice and flexibility, and an opportunity for savings to small businesses with **5 to 50 employees**. They help your business control costs through:

- Fixed monthly payments.
- Stop loss protection for higher-than-expected claims.
- Sharing of potential claims surplus.<sup>6</sup>
- Additional 15-month run-out coverage for end-of-policy-year claims lag protection.
- Transparency with comprehensive claims reporting.
- Extra savings from bundling vision and dental coverage.

ABFs may be a good coverage option for small businesses that:

- Are healthier and younger than average.
- Want to track their claims, value, and cost.
- Seek predictable, fixed payments based on the health of their own group.
- Prefer to be highly engaged with their employees' health and get rewarded for it.

### Share in potential savings

ABF groups share potential savings each year. Our ABFs reconcile covered claims within 90 days of the end of the plan period. A portion of any claims surplus amount is used as credit toward future premiums of the plan.



When overall group claims are **lower** than the projected annual amount, groups receive **5% of any surplus** as a credit toward future bills.<sup>6</sup>



When overall claims are **higher** than the projected annual amount, Anthem picks up the cost of covered claims that exceed the stop loss amount.

Groups leaving Anthem do not receive any surplus refund but will not be responsible for any deficit.

### You can transfer any surplus credit to another Anthem group plan

An ABF surplus can also be used as credit if you are switching to a new, fully insured Anthem plan.



# Compare the plans

Here is a quick overview of the key features of Vegas Chamber AHPs and ABF plans and how they compare to ACA plans:

	Health Insurance Marketplace	Vegas Chamber Anthem plans	
Plan features	ACA plans	AHPs	ABF plans
Funding type	Fully insured	Fully insured	Self-funded
Minimum number of enrolled employees	2	2	5
Contract period	12 months	Up to 24 months <sup>7</sup>	12 months
Open enrollment period	Based on effective date	Always July 1	Based on effective date
Maximum number of plans offered to employees	Unlimited	4	4
Early termination penalty <sup>5</sup>	No	No	Yes
Four-tier composite-rated premiums <sup>3</sup>	No	Yes	Yes
Stop loss protection	N/A	N/A	Included
Potential surplus refund	No	No	Yes <sup>6</sup>
Access to expanded pharmacy solutions	No	Yes	Yes
Extra savings from bundling vision and dental	Yes	No	Yes
COBRA or continuation of benefits	No	Yes	No
1099 independent contractors may be eligible	Yes	Yes	Yes
Out-of-state employees may be eligible	Yes	Yes	Yes
Flexible plan design	No	Yes	Yes
Calendar year-based deductibles <sup>8</sup>	Yes	Yes	Yes
PPO, HMO, and HSA	Yes	Yes	Yes
Industry-specific qualification <sup>*</sup>	No	Yes	No
Access to comprehensive claims reporting	No	No	Yes
Electronic funds transfer (EFT)	Optional	Initial payment only	Required
Chamber membership dues <sup>1</sup>	Not included	Not included	Included

<sup>\*</sup> Must belong to one of the following industries: business services; trade, construction, and manufacturing; wholesale and retail; health, legal, and professional services; or food, restaurant, and bar.

# The confidence of care with Anthem

Whichever type of plan you choose, you can count on the full value of Anthem to keep your employees covered and protected with:



Anthem's large network of trusted healthcare providers, accessible nationwide, plus Spanish-speaking care providers across the state and across the nation through virtual care.



Convenient, 24/7 access to \$0-copay virtual care and support through our award-winning **Sydney Health app** or [anthem.com/find-care](https://www.anthem.com/find-care), making it easy for them to find care, view health plan ID cards, understand benefits, and check on claims.



Support for their whole health with a full spectrum of well-being programs.



Personalized care programs providing support for specialized health issues, such as cancer, diabetes, sleep, musculoskeletal, and our Employee Assistance Program (EAP).



Optional dental and vision add-ons that activate even more deals, including discounts on LASIK, gym memberships, infertility treatments, and pet insurance, through **SpecialOffers**.



Support from hire to retire with the seamless option to transition to one of our Medicare health plans.

## Health plans that are easier to manage

Anthem has tools to help you manage your group benefits. Easy-to-use digital tools, like **EmployerAccess** and the EmployerAccess app, save time on day-to-day administration and managing your plan.



Visit [anthem.com/nvsmallgroupguide](https://www.anthem.com/nvsmallgroupguide) to see our *Small Group Product Guide*.



Anthem

## Are you ready to take the next step?

Contact your Anthem representative or visit [anthem.com/ahp](https://www.anthem.com/ahp).

### Never go it alone. That's our Anthem.

Your trusted healthcare partner  
serving Nevadans since 1965.



<sup>1</sup> Vegas Chamber membership is required to join AHP plans. Visit [vegaschamber.com](https://vegaschamber.com) for more details.

<sup>2</sup> AHP plans, as with all other large group plans, are subject to fewer state and federal requirements. Large employer plans are not required to cover the essential health benefits and they do not undergo the Division's scrutiny regarding the regulation of rates, provider networks or drug formularies. Additionally, while the Division reviews forms for compliance under state and federal requirements applicable to large employer health plans, the DOL is ultimately the regulating agency to determine whether an AHP complies with the federal rules.<sup>3</sup>

<sup>3</sup> [https://doi.nv.gov/health\\_insurance\\_rates/small\\_employer\\_options](https://doi.nv.gov/health_insurance_rates/small_employer_options)

<sup>4</sup> The four tiers of composite-rating an AHP premium are employee only, employee/spouse, employee/child(ren), and family. Traditionally, ACA plans are calculated based on a per-member rate.

<sup>5</sup> CarelonRx internal data, 2021.

<sup>6</sup> Most plans do not have an early termination penalty. If you are in a level-funded plan, be sure to double-check your policy terms or consult with your broker.

<sup>7</sup> Reconciliation is completed within 90 days of the end of the contract year. Other surplus options are available for 15 or more enrolled employees.

<sup>8</sup> All groups will renew at a rate that will not exceed a maximum 5.9% rate increase on July 1, 2025, regardless of policy effective date. For groups enrolling with a July 1, 2024, effective date, AHP members will experience this as two one-year plans.

Deductibles are based on calendar year from January to December (not plan year from July to June).

EAP products are offered by Anthem Insurance Companies, Inc.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

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