

INTRODUCING CHAMBER BLUE OF KANSAS

A large group association health insurance plan offered through Blue Cross Blue Shield of Kansas

Our
home.
Our
heart.



The Derby Chamber of Commerce is excited to announce that we are partnering with over 37 other Chambers in Kansas to bring Chamber Blue of Kansas health insurance. This Blue Cross Blue Shield large group policy should help small, medium, and even larger businesses lower their health care premiums and, at the same time, offer a variety of robust plans.

By Blue Cross Blue Shield estimates, this plan has the potential to have between **3,000 to 6,000** policies. That is great “buying power” to help keep costs lower and, most importantly, keep costs more steady year to year. As an association health plan, Chamber Blue of Kansas is working with Kansas Chambers to provide organizations like yours access to health insurance savings associated with large group medical coverage.

PLAN HIGHLIGHTS:

- The buying power of over 37 Chambers in the state of Kansas with an estimated group size of **3,000 to 6,000 policies**.
- Lower rates with stability from year to year.
- Lower yearly increases.
- Composite rating – A uniform rate for the group based on average risk rather than rating each member individually or by age.
- Attract and retain top talent with your insurance benefit offering: health, dental, life, and disability.
- More choices with a variety of health insurance plan options to choose from.
- Receive a dedicated account management team with one-on-one support on site, virtually or via telephone.
- No health questionnaires for businesses who complete an interest survey in August 2022.
- Great for businesses of all sizes.
- You are not obligated to accept the quote if the insurance does not fit your needs.

HOW IT WORKS:

- Participate in the interest survey this August (must participate to be eligible for enrollment).
- You do not have to be a current Chamber member to get rate quotes, however, you must be a member of the Derby Chamber of Commerce by enrollment to take the insurance (\$325/year or \$30 per month).
- Employ two or more W-2 employees, unless your business is filing taxes as an S-Corp or a C-Corp.
- Must have 70% of eligible employees enroll in the group health plan and will pay 25% of the lowest cost plan offered.

The first year is the best year to start this plan because BCBSKS will not require health histories in year one and you are guaranteed admittance. After the initial interest survey and rate structure is created, businesses will then be rated on their health histories and may not be allowed in the plan.



CHAMBER BLUE OF KANSAS TIMELINE

AUG. 2022

Complete the interest survey. BCBSKS will collect your company's information, your participating employees names, dates of birth, genders and zip codes. Your business does NOT need to be a current member of the Derby Chamber of Commerce to complete the survey and receive rates.

All participants in the interest survey will be given plan pricing. Pricing will be the same statewide. There is no obligation to accept the proposed rates. You must be a current member or join the Derby Chamber of Commerce to accept the proposed rates.

SEPT. 2022

OCT. - NOV. 2022

BCBSKS representatives will be assigned and plan enrollment for Chamber Blue will begin.

Member materials and ID cards will be distributed.
PLAN BECOMES ACTIVE JANUARY 1, 2023.

DEC. 2022

FOR MORE INFORMATION OR TO SIGN UP TO TAKE THE SURVEY, PLEASE CONTACT...



Mark Staats

mark@derbychamber.com

(316) 788-3421

Scan the QR code with your smartphone to sign-up to receive the interest survey or visit www.derbychamber.com/Chamber-Blue for more resources.



Business name
Main contact
Business address
City, State Zip

I am writing to let you know about a program the Derby Chamber of Commerce is participating in that will help businesses like yours potentially lower their health insurance costs. Chamber Blue of Kansas takes the buying power of over 37 Chambers throughout the State of Kansas to create one large health insurance group. Blue Cross Blue Shield of Kansas (BCBSKS) estimates the group size could be between 3,000 and 6,000 policies making it one of the larger insurance groups in the state.

Chamber Blue of Kansas will help small, medium, and even larger businesses have the buying power of larger groups. This, in turn, will keep premium costs down, and better yet, BCBSKS is predicting lower year-to-year premium increases.

There will be several plans offered so employers can give their employees options when it comes to their health insurance. All price structures will be composite rated. A composite rate is **an insurance premium based on the average risk profile of a group rather than the risk profile of an individual policyholder**. This means that all members of the group pay the same insurance premium and that rate is not based on age or health history.

The first year is the best year to participate in this plan. In year 1, premiums will be based on a "simple demographic," meaning employers only have to submit their employee's name, date of birth, gender, and zip code. No health histories will be collected. In year 2 and beyond, employers will be rated on their health histories and can be denied entry into the group. This keeps the group "healthier" and stable.

An interest survey will be coming out in August 2022. Those that participate in this survey will get to view the proposed plan rates in September 2022. You **do not** have to be a current Derby Chamber of Commerce member to take the survey and view the rates, but you would have to join the Chamber in order to enroll in the plan.



If you are interested in learning more or participating in the interest survey to receive the proposed rates, please scan the QR code with your smartphone, visit www.derbychamber.com/Chamber-Blue or contact Mark Staats at the Derby Chamber of Commerce by emailing mark@derbychamber.com or calling (316) 788-3421.

Thank you for your time,

Mark Staats, President & CEO

Derby Chamber of Commerce
611 N. Mulberry, Ste 200
Derby, KS 67037
(316) 788-3421