

Association Health Plan Developing in Missouri

MSMA has joined seven state medical associations in forming a nationwide Association Health Plan (AHP) to benefit members. The AHP coverage options provided through Blue Cross Blue Shield (BC/BS), will:

- Include both traditional and HSA offerings.
- Offer fully insured, ACA-compliant plans.
- Allow independent practices to band together under the new AHP rules to provide health insurance coverage that is comprehensive, affordable and stable.
- This is a group plan, so at this time we cannot write individuals.

Active MSMA members who are interested in learning more about participating in the AHP are asked to complete a member census, which will help

establish the rates offered by BC/BS. Now is the time to submit your census information without committing to actually joining.

The MSMA Insurance Agency is the designated managing general agent in Missouri for the new AHP, which will have medical and specialty products designed to meet the needs of MSMA members. Organizers in the member states have set a July 1, 2019, launch date.

Learn more!

- Download the fillable census form at www.msma.org/AHP
- Return form to Ronnie Staggs at MSMA Insurance Agency or fax it to 573-634-4062.
- Email Ronnie at rstaggs@msma.biz or call 573-635-0320 for more information.

ASSOCIATION HEALTH PLAN SUMMARY

- A number of state medical associations (SMAs) have participated in a series of conference calls and one face-to-face meeting over the past six months. Blue Cross Blue Shield Arizona (BCBS AZ) has the most attractive proposal given plan structure and state insurance law.
- To proceed beyond just studying an AHP we need to create a corporate entity to engage with BCBS AZ.
- Ronnie Staggs has been representing Missouri as the MSMA Insurance Agency which will be the managing general agent in Missouri for the AHP.
- AHP options will include both PPO and HSA offerings. This will be one AHP operating in multiple states.
- AHP plan offerings will be ACA compliant.
- AHP plan is fully insured and will not be assessable to SMAs or the new SMAs AHP corporation.
- AHP plan will be a business tied to a corporate tax ID number. This AHP will not be available to MSMA Honor (Retired), Student, or Resident Members.
- AHP participants must include an MD or DO.
- AHP MD & DO participants must be an MSMA Active Member.
- Arizona insurance law will not allow the AHP to include a "group of one." All insureds must be from groups of two or more with a corporate tax ID number. This is not an individual policy.
- AHP medical policies and medical director will be from BCBS AZ.
- AHP network will use BCBS national PPO network.
- AHP launch goal is to have 500 lives from each state. That is a goal, not a requirement. The combined AHP will easily exceed 500 and grow over time.
- Census information will be gathered in advance of launch to facilitate pricing.
- Corporate governance and structure will be determined by the initial SMAs.

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