



Medical Health Insurance Plans Now Available For BCCC Members

Save Up To *15%

****2 Year Rate Guarantee**

10 Plans Options

A Broad Provider Network

*Savings may vary based on your current plan.
**Rates locked in until September 2020

HEALTH PLAN OF NEVADA
A UnitedHealthcare Company

SIERRA HEALTH AND LIFE
A UnitedHealthcare Company

SOUTHERN NEVADA BUSINESS ORGANIZATIONS UNITE TO OFFER HEALTH INSURANCE TO SMALL BUSINESSES
Clark County small businesses among the first in the nation to have access to association health plans.

The Henderson Chamber of Commerce, the Latin Chamber of Commerce, and the Boulder City Chamber of Commerce have come together to create the Clark County Health Plan Association (CCHPA).

Through CCHPA, members of these professional organizations will be offered a variety of Association Health Plans through Health Plan of Nevada and Sierra Health and Life.

Earlier this summer, the federal government revised regulations to allow associations to offer health insurance to their member businesses. These new Association Health Plans (AHPs) afford small businesses the same flexibility in product choices and pricing as large employers. The revision to this federal law was the catalyst for this group of Southern Nevada business organizations to form CCHPA and collectively be among the first in the country to offer AHPs to their members who have between two (2) to fifty (50) employees.

Coverage will be available September 1, 2018.

Participating businesses can choose from ten (10) comprehensive Affordable Care Act-compliant plans with rates guaranteed until September 2020.

These plans also offer higher-quality benefits that many other ACA-compliant plans, such as lower out-of-pocket maximums for members.

The HCC partnered with both Health Plan of Nevada and Sierra Health and Life based on insured employees having access to their full network of doctors, hospitals, and other health providers and that they have more than two decades of experience with association health plans in Southern Nevada.

The Health Plan of Nevada and Sierra Health and Life plans feature:

- HMO/POS/PPO plans with comprehensive pharmacy coverage.
- Dental and vision plans.
- Premium rates will not increase before September 2020.
- Broad network access, including Southwest Medical and the UHC national network for those who are traveling and for college students.
- Health plans will be supported by more than 5,000 local employees, including 80 with direct experience supporting association health plans in Southern Nevada.
- Virtual visits through NowClinic, in which members can talk to health care providers through video, chat, phone and mobile devices.
- Wellness programs, including Real Appeal, an online weight-loss program.

“After 18 years of collaborating, in an attempt to find a group health plan that would work for Boulder City small businesses, it has finally come to fruition. The timing couldn’t be better. With the opening of I-11, business owners need all options to reduce overhead without sacrificing benefits to their employees, future skilled workers and business leaders,” stated Jill Lagan, CEO of the Boulder City Chamber of Commerce. “As the champion for business, our chamber’s top priority is our investors. When they feel the assurance of taking care of their employees and their families, the ripple effect rolls out to their clients and customers. A healthy business community equates to a healthy economic climate for Boulder City.”

Boulder City has never had an Association Health Plan offering.

Lagan continues, “This is an historic day in Boulder City. We want to be the catalyst that helps seize the opportunities that will drive positive improvements in all aspects and on all levels in our community, especially for the businesses’ bottom line.”

“We’re undertaking this effort to provide a much-needed benefit to our business community,” said Scott Muelrath, president and CEO of the Henderson Chamber of Commerce. “It’s a robust assembly of comprehensive plans. The plans will be ACA-compliant in every way, but there was a conscious effort to avoid so-called ‘skinny plans’ which tend to have higher deductibles and a bare minimum of coverage. Our goal was to provide our member businesses with several health care plan options that would not only be 5-15% lower

than what they may currently be paying, but to also give their employees exceptional coverage. UnitedHealthcare has a large pool of physicians participating in these health plans so getting an appointment will be much easier than if you have a smaller carrier with fewer physicians.”

This AHP helps fill a void for Southern Nevada businesses that don’t offer any health insurance or have inadequate plans for their employees.

“For our members who are small-business owners, escalating health care cost is one of their top concerns,” Muelrath said. “One of the primary features of the offering by both Health Plan of Nevada and Sierra Health and Life is that they are securing two-year locked rates that will allow businesses to better plan their health care expenses. And by offering comprehensive health insurance, businesses can retain and attract employees, which is also a high priority in this booming economy.”

“We are always trying to offer our small-business community avenues to better their business, better their lives. Through health care, that’s exactly what we feel we’re doing,” said Peter Guzman, president of the Latin Chamber of Commerce. “It means affordable health care. Now they can use the extra money they’re saving to hire new employees, reinvest in their company and have the peace of mind that they’re properly covered.”

Sign-ups are expected to begin later this month.

We are so excited to offer our member this incredible benefit of membership and look forward to helping them "Become a Healthier Business!"

For more information contact Kassie Ackerson, Boulder City Chamber of Commerce Office Manager for more information. We will distribute more information and updates as they become available.

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