

A new approach to medical plans for small employers

As today's small businesses continue to search for cost-saving health coverage options, the Missouri Chamber of Commerce and Industry (MCCI) and the Missouri Chamber Federation (MCF) have taken action to help. MCCI and MCF have teamed up with Anthem Blue Cross and Blue Shield in Missouri to create a new health program that can lead to more rate stability and is a smart solution that offers potential savings for groups with 50 or fewer eligible employees.

This new self-funded medical offering called the MCF Benefit Plan is a multiple employer welfare arrangement (MEWA). MEWAs enable smaller employers to join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, this innovative alternative offers:

- Competitive medically underwritten rates
- Fixed, predictable monthly payments
- A variety of plan designs, including 10 PPO and three HSA options
- Anthem's broad Blue Access PPO Network and National Rx Formulary
- Coverage for claims run-out / terminal liability coverage

Find out more today

To learn more about the MCF Benefit Plan and its many advantages, contact one of the participating broker agencies below.



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