

# Expanding access and lowering healthcare costs for Virginia's small businesses



## Join the WiseChoice Healthcare Alliance

Here in Virginia, there's an energy at work. A drive to help employees and their families live better. But it can't be done alone. A collective of Virginia business and community leaders have joined together to drive healthcare engagement and health literacy, improving long-term health for Virginians and, in turn, lowering healthcare costs for all.

When you join the WiseChoice Healthcare Alliance, your small business becomes part of a large, self-funded group backed by the financial protection of Anthem's stop loss coverage. It's the best protection against the unexpected.



## Elevating the member experience with a digital-first approach

Through Anthem's **Sydney<sup>SM</sup> Health app**, your employees have the tools and resources they need to feel confident in their healthcare decisions. They can:

- Have a video visit or chat with a doctor 24/7, in English or Spanish, for no or low cost.
- Check their symptoms.
- Find a doctor or pharmacy.
- Set up a video visit with a licensed therapist, psychologist, or psychiatrist.<sup>1</sup>

**Anthem**   
And Its Affiliate HealthKeepers, Inc.





### **Streamlining processes for employers like you**

Connect to the resources you need in a more effective and efficient manner. Then, you can focus on running your business, not your health plan. You can benefit from:

- Lower rates, with predictable monthly payments.
- Easier administration.
- Simpler navigation and access to benefits.

### **Our scale and density add value for your business**

Anthem brings talent, energy, and focus to the plan's innovative offerings. Serving millions of members across the country, Anthem is one of the nation's largest health benefits companies, and has the largest care provider network.<sup>2,3</sup>

### **The size and strength of Anthem's network provide:**

- Flexibility in choice of benefit plans.
- Access to one of the largest specialty networks nationally.
- Partnerships with local doctors and hospitals in your community.

### **Financial predictability and savings potential:**

- Competitive rates
- Predictable, fixed monthly payments
- Plans that may be priced below other options

### **Add benefits and see how they connect — with Anthem Whole Health Connection®**

Medical and specialty bundling options result in deeper discounts and more-favorable rates. By adding dental and/or vision benefits to your medical coverage, not only do you get a discount, but your benefits are connected. This helps doctors see a more complete view of health, resulting in better outcomes, efficiencies, and savings.



# Frequently asked questions

## What is the WiseChoice Healthcare Alliance?

The WiseChoice Healthcare Alliance was created by the Virginia Chamber of Commerce for the purpose of offering employer-based group insurance to members of affiliated local chambers and associations. The alliance offers a self-funded employee welfare benefit plan to eligible employer groups with 2 to 50 employees. The alliance has partnered with Anthem to provide a portfolio of health benefit options, labeled the WiseChoice Healthcare Alliance. The program has been granted operating authority and is regulated by the Virginia Bureau of Insurance. The alliance is governed by trustees that represent the interest of participating members.

## Who makes the decisions for the WiseChoice Healthcare Alliance?

There is a board of trustees that oversee the plan and ensure that it complies with all applicable laws and regulations. The program has been granted operating authority and is regulated by the Virginia Bureau of Insurance.

## Why choose the WiseChoice Healthcare Alliance plan over an ACA plan?

The mission of the alliance is to connect like-minded small businesses that are ready to be actively engaged in managing their healthcare costs through member engagement, wellness programs, and lower-cost digital care options. By being part of a self-funded group, your business shares overall claims risk with other small businesses, and also shares the costs for financial protection provided by stop loss coverage.

Being part of a larger group also gives a business access to competitive, predictable rates and quality benefits through one of the largest national healthcare networks. In addition, expanded access to innovative tools, programs, and services empowers employees to make more-informed healthcare decisions that can improve their health and lower overall group healthcare costs. The success of the program depends on the active engagement of the participating employer groups.

## Which businesses are eligible to participate?

The WiseChoice Healthcare Alliance plans are available to employers who are members of the WiseChoice Healthcare Alliance and who:

- Have 2 to 50 employees enrolled in their medical plan.
- Have their corporate headquarters located in Anthem's service area.\*
- Are in good standing with their participating chamber or affiliated association.

## Do businesses have to be a member of a participating chamber or association?

Yes, to be eligible, a business must be an active member in "good standing" with a chamber of commerce or an association affiliated with the WiseChoice Healthcare Alliance. Members of the WiseChoice Healthcare Alliance have access to a full range of quality plans and options that may lead to significant savings. Contact the Virginia Chamber of Commerce to inquire about affiliated associations. Your local Virginia Chamber of Commerce or affiliated association is available to answer questions about membership and how to join.

Brokers can contact their Anthem representative to learn more about requirements for selling the plan, including joining a local chamber or an affiliated association.

## Do businesses need to meet certain participation and contribution requirements?

Yes, like most other small business health plans, at least 75% of eligible employees, excluding valid waivers and a minimum of two employees, must be covered under the plan.

The plan also requires employer contribution of at least 50% of the employee rate for individual benefits of the lowest-cost plan offered.

## Can a business join the WiseChoice Healthcare Alliance at any time during the year?

Absolutely. An eligible employer may join the WiseChoice Healthcare Alliance and purchase a plan at any time.

Renewals for participating businesses occur at different times of the year. A group's renewal date is based on the group's original effective date.

\* Anthem service area includes all of Virginia except points east of State Route 123, the Town of Vienna, and the City.

## How are premium equivalent rates (monthly payments) determined?

There are multiple factors that impact the employer contributions rate, including:

- Medical history and expected future health claims risk of enrollees.
- Age and gender of enrollees.
- Number of people enrolled.
- Where the business is located.
- Benefits being offered.

## What costs are included in the employer contributions rate?

The employer contributions rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premiums.

## Are there any additional fees?

Yes, in addition to monthly employer contributions, businesses are invoiced for product dues, and must also pay membership dues to the chamber or affiliated association of which they are a member.

## How will the annual renewal be determined?

Any cost adjustments needed for the WiseChoice Healthcare Alliance plans will be calculated based on a projection of the claims for the upcoming policy year for the entire plan. Any changes for each participating business will then be calculated based on their specific risk profile and claims history, as well as any changes in their demographics and number of enrollees.

## Can a business terminate the plan at any time?

During the policy period, a business may only elect to withdraw from the plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, the business must give written notice at least 30 days in advance.

## We currently have an Anthem health plan. Will our employees have to change their doctors?

The Wisechoice Healthcare Alliance plan portfolio uses Anthem Blue Cross and Blue Shield's Blue Access care provider networks — some of the largest networks in the state. As such, WiseChoice Healthcare Alliance members can expect plan options that use the same KeyCare PPO and HealthKeepers OAPOS networks found in the Small Group ACA and ABF markets.

To make sure care providers are in the plan's network prior to receiving any service, employees can use [anthem.com](https://www.anthem.com) or our [Sydney Health app](#) to find care.

## Are dental, vision, life, and disability options available?

Yes, participating employers in the WiseChoice Healthcare Alliance are eligible for other plans offered by Anthem. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

## Give your employees the healthcare they want

Join the WiseChoice Healthcare Alliance



Call your broker or Anthem Sales representative.



Visit [wisechoicehealthcare.com](https://www.wisechoicehealthcare.com).



Call WiseChoice Healthcare Alliance toll-free at **877-577-4200** and ask for a referral to a participating broker.



<sup>1</sup> Online counseling is not appropriate for all kinds of issues. If someone is in crisis or having suicidal thoughts, it's important that they seek help immediately. They can text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If it's an emergency, they should call 911 or go to the nearest emergency room. Emergency services are not provided through virtual care on the Sydney Health app or anthem.com.  
<sup>2</sup> Forbes, *Largest Health Insurance Companies 2024* (February 26, 2024); [forbes.com/advisor/health-insurance/largest-health-insurance-companies](https://www.forbes.com/advisor/health-insurance/largest-health-insurance-companies).  
<sup>3</sup> Blue Cross Blue Shield Association, *The Blue Cross Blue Shield System* (accessed April 2024); [bcbs.com](https://www.bcbs.com).

Life and disability products underwritten by The Standard, a separate company that does not offer Blue-branded products and services. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Virtual text and video visits powered by K Health.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc., serving all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123, are independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.