

ASSOCIATION HEALTH PLANS FOR SMALL BUSINESSES

WHAT IS AN AHP?

Association Health Plans (AHPs) are group health plans that employer groups and associations offer to provide health coverage for their members' employees. They allow small employers, through associations, cooperations, etc. to gain regulatory and economic advantages available to large employers.

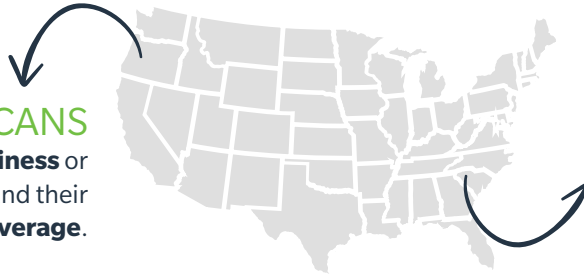
Small businesses that pool together

can be underwritten as a large group, avoid small group rules under the ACA, and reduce costs through volume purchasing.



"Working Owners" without common law employees are able to participate in AHPs if certain conditions are satisfied.

15 MILLION AMERICANS who work for a small business or operate a sole proprietorship, and their families, **lack health coverage.**



The Congressional Budget Office (CBO) estimates that **4 MILLION Americans will be covered by AHPs by 2023**, including approximately 400,000 who are currently uninsured.

Estimate savings of
\$8,700 to 10,800
in annual premiums per employee
for **SMALL BUSINESSES**

APPLICATION DATES

- **September 1, 2018**
All associations (new and existing) may establish a fully-insured AHP under the new rule.
- **January 1, 2019**
Existing associations that sponsored an AHP on or before the publication date of the final rule may establish a self-funded AHP under the new rule.
- **April 1, 2019**
All other associations (new and existing) may establish a self-funded AHP under the new rule.

WHAT CAN MMA DO FOR YOUR ORGANIZATION?

MMA is uniquely positioned in the marketplace because of our extensive history and dedicated resources specifically designed for Association Purchasing. Starting with a feasibility report, we are able to design an implementation process and maintain both fully-insured and self-funded multiple-employer plans. We have dedicated resources in the areas of underwriting, group purchasing, legal, and if necessary, extensive captive insurance capabilities.

Want to learn more or see if your organization could be a candidate for an AHP? Contact your local Marsh & McLennan Agency office to learn more about Association Health Plans.