

Chamber Member Health Insurance Benefits

We are pleased to be able to offer health insurance plans to our members in good standing. These options are available through either of the two agents listed at the bottom of this page and represent significant opportunities and savings for you and your business. Call one of our authorized agents and get a quote today.

1. **SOCA-MEWA** - Is a self-insured plan with stop loss insurance, claims and administration provided by Anthem Blue Cross and Blue Shield. The product is for groups with 1 covered employee up to 50 eligible employees. The product is medically underwritten which allows for risk adjusted prices. For some healthy, younger groups savings of 20-30% are realized compared to ACA group plans.
2. **Anthem Fully Insured ACA Group Offering** - This plan is compliant with the Affordable Care Act effective in 2014. Groups of 2 to 50 employees may enroll without evidence of health insurability. Prices are 1.4% below Anthem's ACA street price.
3. **Anthem Larger Cases over 50 eligible employees** - chamber employers in the over 50 eligible employee size category receive a 1% discount off of Anthem's final offer provided. The 50 + market are negotiated rates on each case. Anthem's commitment, after completing their final best case offer, is to knock another 1% off that best case price for chamber members.
4. **Ancillary Price Discounts** - Anthem will provide chamber members substantial discounts on dental and life quotes separately from any health quotes selected.
5. **Grandmothered Plans / Transitional Relief** - Starting in 2014, when the Affordable Care Act (ACA) went into full effect, the Obama administration granted groups in the US the right to keep their existing plan from prior to 2014. Ohio's Department of Insurance has approved, for nine straight years Transitional Relief. Several hundred chamber groups continue to renew their pre 2014 plan and need to maintain their chamber membership to do so.

Creative Financial Insurance Services Agency
(740) 363-LIFE (5433)

Preferred Benefits Services Agency
(740) 363-6028

Tell them you're a member of the Delaware Area Chamber of Commerce and they'll go to work finding you the best option for your health insurance needs.

