



Coming Together for Small Businesses

ASSOCIATION HEALTH PLANS FAQs

1 **What is an Association Health Plan AHP?**

Association Health Plans (AHPs) give small businesses the opportunity to purchase medical and dental coverage as a large group. When multiple companies come together as one association, they can take advantage of benefits similar to those available to larger organizations. Associations can connect members based on common geography or industry, as long as they formed for a purpose other than offering healthcare coverage.

2 **Who is eligible for the Arizona Small Business Association (ASBA) AHP?**

Only ASBA members can participate in the ASBA AHP. The business must be headquartered in Arizona, have been in business for at least one year, and have two or more eligible employees with at least one common-law employee, who is not a spouse or a child, enrolling in the plan.

3 **When can a business enroll in an AHP?**

ASBA members that qualify for an AHP may enroll at any time. To have coverage by the first of the month, it is recommended that businesses enroll no later than the 10th of the preceding month. Additional processing time may be necessary if enrolling for a December or January 1 effective date.

4 **What are the advantages of joining the ASBA AHP?**

Enrolling in ASBA's AHP enables businesses to provide unique and affordable healthcare benefits to their employees. As a traditional fully-insured health plan, employers pay fixed monthly premiums to Blue Cross Blue Shield of Arizona based on the number of enrolled employees.

Many employers with 50 or fewer employees have considered coverage in the small group market, which is subject to more extensive benefit and rating requirements under the Affordable Care Act. AHPs that achieve a certain size are able to purchase coverage in the large group market, which allows for more flexibility in benefits and ratings.

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5 What medical benefits are covered for members of the ASBA AHP?

Medical and dental benefits are administered by Blue Cross Blue Shield of Arizona (BCBSAZ). ASBA has partnered with BCBSAZ because of its commitment to create unique plans, its robust network of healthcare providers, and its best in class customer service.

PLANS OFFER COVERAGE FOR MOST COMMON HEALTHCARE NEEDS, SUCH AS:



Doctor visits



Virtual visits with BlueCare Anywhere™



Prescriptions



Maternity and newborn care



Urgent care and ER visits



Preventive care at \$0 out-of-pocket cost from in-network providers



Surgeries

For details on the AHP health and dental plans, visit asba.com/AHP

6 How do I enroll in the ASBA AHP?

To enroll, contact an ASBA representative at 602-306-4000.

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