

NSBA Health Insurance Consortium Officially Launched



Elizabeth Neeley

Both small and large law firms face challenges in relation to the availability and rising cost of health insurance options. The Nebraska State Bar Association (NSBA) has developed a health insurance option for its members known as the NSBA Health Insurance Consortium. In simple terms, the Consortium consists of multiple employers, with a NSBA membership, working together to obtain affordable health insurance coverage on terms similar to those available only to large employers. The Consortium allows member employers to negotiate and manage the coverage as a single entity. The Consortium's plan is a multiple employer welfare arrangement (MEWA) several of which have existed in Nebraska for decades.

Blue Cross and Blue Shield of Nebraska (BCBSNE) is the insurance carrier for the Consortium. Coverage for the Consortium went live Jan. 1, 2019. There are seven plan options, three PPO and four HSA options. Each employer in the Consortium has the option of selecting up to two health plans that work best for its employees (high deductible plan vs. low deductible plan, etc.). Employers also have the option of selecting regional networks to achieve additional savings. In addition to staff, employers participating in the Consortium may offer family and dependent coverage to their employees.

Can Your Firm Still Join the Consortium?

If you missed the Jan. 1, 2019, enrollment but are still interested, you can still join at any time. Our broker, Aon, can assist you with exiting your current plan and enrolling your firm in the Consortium plan without penalty and assuring your firm never goes without coverage and doesn't pay for double coverage. BCBSNE will also credit what you have paid out of pocket to your new plan so there is no financial disincentive for you to join.

If you want another opportunity to have your group join the NSBA plan, BCBSNE is going to open the online quoting tool after the first of the year and allow groups to receive quotes for a March 2019 effective date. All quotes must be received at least 45 days prior to the effective date (i.e., March 2019 effective dates must be submitted by 1-15-19, April 2019 effective dates must be submitted by 2-15-19, etc.). If your current health plan is a fully insured plan, you can change on any given month.

What is the Process?

The plan is available to voluntary due paying members of the NSBA that are Nebraska domiciled employers providing legal services.

Standard underwriting guidelines apply which means:

- Employer Contribution Requirement – Groups must contribute a minimum of 50% of the single employee premium for all eligible employees within the firm.
- Participation Requirement – The minimum participation requirement is 50% of total eligible employees,¹ and 75% of total eligible employees after considering valid waivers.

The next step is to complete a census and submit it to Aon. You can download the census from the NSBA website or contact Aon to have them send it to you directly.

There are two versions: firms with more than five employees and firms with five or fewer employees. Firms with five or fewer employees will also be required to complete an additional electronic health information questionnaire. Once your information has been submitted, BCBSNE will rate you into a tier and Aon will provide you with a table showing you the premiums for each plan and network option. 

Update on Solo Proprietors

If you are a sole proprietor with at least one staff person who works at least 17.5 hours per week, you are eligible to join the NSBA Health Insurance Consortium.

If you are a sole proprietor with no staff, you are currently ineligible to join the NSBA Health Insurance Consortium. In June of 2018, the U.S. Department of Labor (DOL) issued new rules which allow sole proprietors to join Association Health Plans. Solos are defined by the DOL and insurance companies to mean one lawyer with no support staff. However, in establishing the NSBA Health Insurance Consortium, no fully-insured products were available to the NSBA under the new DOL rules. The NSBA, with the assistance of the Nebraska Department of Insurance, has made a legal argument for inclusion of sole proprietors to the DOL. Our request is still pending. As soon as we hear back, we will communicate the decision to our members and work with BCBSNE to allow open enrollment for that group. Thank you for your patience.

For more information: You may also directly contact Aon representative Pat Bourne (pat.bourne@aon.com or 402-697-5260) or Michaela Valentin (michaela.valentin@aon.com or 402-697-5254) to visit with them or to schedule a meeting specifically for your firm.

Thank you to our Inaugural Board!

A special thank you to the lawyers that devoted their time to getting the NSBA Health Insurance Consortium up and running: **TRAVIS SPIER** (President) of Atwood Holsten Brown Deaver & Spier Law Firm, PC LLO; **BILL BROWN** (Vice President) of Brown & Brown LLC ; **ERIN PEMBERTON** of Wolfe Snowden Hurd Luers & Ahl, LLP; **TIM BROUILLETTE** of Brouillette, Dugan & Troshynski, P.C., LLO and **DAN WINTZ** (Secretary) of Badura & Wintz Law.

Meet the New Board!

The new NSBA Health Insurance Consortium Board includes: **BOB GOODWIN** of Sonntag Goodwin & Leef, P.C.; **DAN PAPE** of McGrath North; **MELANIE WHITTAMORE-MANTZIOS** (President) of Wolfe Snowden Hurd Luers & Ahl, LLP; **ABBIE WIDGER** (Vice- President) of Johnson Flodman Guenzel & Widger; and **DAN WINTZ** (Secretary) of Badura & Wintz Law.

Free Wellness CLE on January 31, 2019

On January 31st the NSBA Health Insurance Consortium will be partnering with BCBS of Nebraska to offer a FREE two-hour ethics CLE on wellness. Representatives from Aon will be available before and following the event to answer your questions about the NSBA Health Insurance Consortium. 



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Endnote

- ¹ Regarding part-time employees, firms set the eligibility requirements with regard to minimum required hours per week to be eligible for benefits between 17.5 and 30 hours a week.