

# The SOCA Benefit Plan

Join together with other small business for added plan options and lower rates



# You have a way to save

## A solution designed for businesses like yours

As a small business, you may be looking for a cost-saving benefit solution. **The SOCA Benefit Plan** is a multiple employer welfare arrangement (MEWA) that offers predictable rates and competitive benefits usually reserved for larger groups. This means eligible businesses join together to share in the overall claims risk. By being part of a larger, self-funded pool, they have financial protection backed by Anthem's stop loss coverage.

## Who is eligible for the SOCA Benefit Plan?

The SOCA Benefit Plan is a self-funded MEWA offered by the Southern Ohio Chamber Alliance (SOCA) together with Anthem Blue Cross and Blue Shield (Anthem). The plan is available to all employers that have 2 to 50 employees and sole proprietors with corporate headquarters located in Ohio who are members of a qualifying chamber. It's a cost-effective alternative to traditional Affordable Care Act (ACA) plans and unlike other association health plans, you don't need to be from the same industry or trade group.





# The SOCA difference

In addition to financial protection, this plan offers:

- Competitive rates.
- The stability of fixed, predictable monthly payments.
- A variety of plans for your business and budget.
- Plan design offerings similar to familiar pre-ACA models.
- Popular dental, vision, life, and disability plans.
- Clinical integration with Anthem Whole Health Connection<sup>®</sup>, providing whole-person care for employees with integrated medical and dental, vision, life, and disability plans.
- The added value of Anthem's broad Blue Access PPO network and pharmacy benefits.
- A one-time credit to your medical premium equivalent when you add new dental, vision, and/or life coverage.

**More OHIO small businesses are enrolled in the SOCA Benefit Plan than in Anthem's ACA plans.**

## Flexibility to meet the unique needs of your business

While the SOCA Benefit Plan delivers access to a number of widely used services, it also allows freedom:

- **Eligible businesses** can make their own plan choices.
- **SOCA Benefit Plan options** are not subject to the same mandates as plans offered under the ACA — requirements that can make ACA plans less affordable for small businesses.
- **Similar to ACA plans**, coverage is offered to any and all eligible applicants regardless of health status.

## High-quality care designed for whole-person health

Anthem's breadth of experience and understanding of what matters to small businesses can work to your benefit. We offer a robust and expanded selection of health and wellness options. You also have access to dental, vision, life, and disability products that are exclusively for SOCA Benefit Plan participants.<sup>1</sup>

## Streamlined administration

You receive all the support you need, including assistance with many of the complex compliance requirements that come with an administrative services only (ASO) arrangement.

Anthem also offers shorter timelines for employee start dates, and a more efficient renewal process.

# Support your employees' total well-being

With health and wellness programs designed for members' whole health, you'll find innovative services, added conveniences, and personalized help.

## SmartShopper®

Prices for the same quality medical service can differ by thousands of dollars within the same neighborhood or health plan network. The SmartShopper program can guide employees to lower-cost options for common services such as ultrasounds and mammograms. This could minimize your employees' out-of-pocket costs and earn them cash rewards from \$25 to \$500 after claims are processed,<sup>2</sup> benefiting them and you.

## LiveHealth Online

Your employees have the convenience of video visits 24/7 with board-certified doctors from their computer or mobile device. Doctors can assess common health issues like flu or allergies, provide a treatment plan, and send prescriptions to a pharmacy.<sup>3</sup> Your employees can even arrange video visits with licensed therapists and psychiatrists.<sup>4</sup>

## Future Moms program

Moms-to-be have easy access to qualified nurses who can help them follow a healthcare provider's plan of care, identify any risks, make healthier decisions during pregnancy, and prepare for delivery. Personal support and guidance include free online visits with a lactation consultant, counselor, or registered dietician.

## 24/7 NurseLine

Registered nurses are on call 24/7 to provide help with everything from a baby's fever to allergy relief tips — and can advise your employees where to go for care.

## ConditionCare

If you have employees with chronic conditions like asthma or diabetes, they can receive one-on-one help from an experienced healthcare professional. They can learn easier ways to manage their condition and steps to help reach their health goals.

## MyHealth Advantage

If data indicates possible health risk or care gaps for an employee, we will send a confidential MyHealth Note with specific actions to take for better results. We can also suggest ways your employees can save money.

## Behavioral health

The emotional well-being of your employees is as important as their physical health and can also affect their productivity. For those dealing with depression, anxiety, stress, or substance abuse, our behavioral health program offers help including an extensive network of psychiatrists, social workers, and residential treatment centers.

## Case management

When employees are hospitalized for a major illness or injury or are struggling with multiple health issues, our registered nurse case managers can help them receive the best care possible. These trained health experts are highly skilled at assessing and supporting the whole person — not just the health issue — through convenient video chat and automated follow-up phone care.

# Offer your employees total coverage<sup>1</sup>

Offering a complete benefits package can help you attract and retain top talent. The SOCA Benefit Plan lets you take advantage of Anthem's dental, vision, life, and disability plans, along with medical. There is also a way to integrate them.

## Anthem Whole Health Connection<sup>®</sup>

This innovative clinical integration solution connects all of our plans for better care, efficiency, and savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care, and a personalized member experience.

## Dental

Routine dental visits include teeth cleanings and checking for cavities, but they can also be vital for overall health. That is because they can help find early warning signs of certain health conditions when they are easier to treat.<sup>5</sup>

## Vision

The eyes provide a direct view of blood vessels, allowing vision providers to detect and diagnose serious health conditions like high blood pressure, high cholesterol, and heart disease. Anthem vision providers have online access to HIPAA-compliant member health profiles to help them make recommendations and help prevent serious problems.

When employees have vision benefits, medical claims have been shown to be 20% lower for diabetes, 15% lower for heart disease, and 7% lower for high blood pressure.<sup>6</sup>

## Life and disability

You can count on Anthem's life and disability benefits to help your employees and their beneficiaries through challenging times with robust support including:

- **Fast and accurate claims turnaround**
- **24/7 telephone counseling and referral service**
- **Beneficiary Companion, concierge-level support for life members**

## Pharmacy

With Anthem's pharmacy benefit manager, IngenioRx, we can see prescription drug claims and address issues like unfilled prescriptions, missing lab tests, and drug interactions and side effects. This helps improve employee health and potentially reduce total care costs.

## Important SOCA benefit plans savings

Along with quality offerings, employees can receive:

- **A full range of specialty plans** including dental, vision, life, and disability.
- **Our SpecialOffers program** with member discounts on gym memberships, weight loss programs, and LASIK surgery.
- **Deep discounts** on prescription drugs.

# Whole Health Savings

With Anthem Whole Health Savings, you can save even more on specialty coverage. When you add new dental, vision, or life coverage, you'll receive a one-time credit to your medical premium equivalent invoice. The table below shows how much you can save.

## The savings add up when specialty coverage is added

Save even more with a one-time credit to your medical premium equivalent invoice when you add new dental, vision and/or life coverage

	Credit to Medical Premium Equivalent Invoice*						
Number of enrolled medical subscribers:	2	3-5	6-9	10-14	15-24	25-39	40-50
Dental	\$200	\$400	\$600	\$1,000	\$1,700	\$2,800	\$4,000
Vision	\$100	\$200	\$300	\$500	\$850	\$1,400	\$2,000
Life	\$100	\$200	\$300	\$500	\$850	\$1,400	\$2,000
Max total	\$400	\$800	\$1,200	\$2,000	\$3,400	\$5,600	\$8,000

\*One-time credit will appear on invoice within 90 days of the effective date of the newly purchased specialty product(s)





# Local and national access to high-quality providers

## In Ohio:

- More than **15,200** primary care doctors.<sup>7</sup>
- Nearly **44,000** specialists.<sup>7</sup>
- More than **310** hospitals.<sup>7</sup>
- More than **1,700** vision providers.<sup>8</sup>
- More than **4,000** dental providers.<sup>9</sup>

## Across the country:

- More than **95%** of doctors (through the BlueCard<sup>®</sup> program).<sup>10</sup>
- More than **96%** of hospitals (through the BlueCard<sup>®</sup> program).<sup>10</sup>
- Approximately **66,000** retail pharmacies.<sup>11</sup>
- More than **39,500** vision providers.<sup>8</sup>
- More than **132,200** dental providers.<sup>9</sup>

## Enrollment requirements

Groups must be a member in good standing with one of the following alliances/associations:

- Southern Ohio Chamber Alliance (SOCA)
- Northern Ohio Area Chambers of Commerce (NOACC)
- Central Ohio Chambers of Commerce (COCC)
- Dayton Area Chamber of Commerce (DACC)
- Youngstown/Warren Regional Chamber (YWRC)

### Employers

- 2 to 50 total employees
- Two or more employees enrolled in the medical plan
- Corporate headquarters located in Ohio

### Sole proprietors

- Must meet underwriting requirements
- Must work more than 30 hours per week (attested to on the employee application)
- Must submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE
- Regulations limit sole proprietor membership to 10% of total SOCA Plan members

**For access to high-quality healthcare at an affordable cost, you can rely on the SOCA Benefit Plan. Contact your broker for a quote. If you don't have a broker, call 844-Med-Ohio or visit 844medohio.com.**

1 Sole proprietors are not eligible for group life and disability benefits.  
2 Usually in 4 to 6 weeks. Reward payments may be taxable.  
3 Prescription availability is defined by physician judgment.  
4 Appointments subject to availability of the mental health professional.  
5 Academy of General Dentistry, *Know Your Teeth: Oral Warning Signs* (accessed June 2020); knowyourteeth.com.

6 Anthem internal data 2015-2017; analysis 2018.  
7 BlueWeb PPO counts, April 2020  
8 Netminder, May 2020  
9 Anthem Unique Dentist data, June 2020  
10 Blue Cross and Blue Shield Association website: *The Blue Cross Blue Shield System* (accessed July 2020); bcbs.com.

**Save 20 to 25% on your monthly medical spend with the SOCA Benefit Plan.<sup>12</sup>**

“SOCA saved our office about \$13,000. We went searching for new health insurance when the county policy was going to increase by almost 48%. Since we are a sub-division of the state we are able to either be on the county insurance program or house our own! That's when I found this program. It has been a lifesaver for us and we are now looking into additional coverage from Anthem!”

— Katie Kovaly  
District program administrator  
Monroe Soil and Water Conservation District

11 IngenioRx data, 2020

12 Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.