

Happy New Year. . . and New Benefits from Chamber Choices

The Montana Chamber Choices health insurance program is a health plan designed for small business members of the Montana Chamber of Commerce and/or endorsing local Chambers. Chamber Choices was created to meet the need of our small business members who were looking for more choices and increased affordability in the small business health insurance market.

Chamber Choices is a fully-insured, association health plan that currently boasts the stability of approximately 18,000 members. Employers with 2-99 employees and sole proprietors are eligible for Choices.

Chamber Choices was founded with three charters:

- 1. Cover the uninsured**
- 2. Provide Member Benefit**
- 3. Control premiums**

These three charters direct each decision we make on behalf of the 1500+ small businesses that trust us to negotiate, manage and administer their health insurance benefits. Since the inception of Choices in 2004, we've listened to the needs and priorities of employers and in response to their feedback we've added two additional charters for Choices:

- 4. Emphasize and promote prevention and wellness**
- 5. Keep the plan affordable**

Chamber Choices continues to deliver on our charters with our impressive 2009 benefits package—where we maintained a stable and affordable rate, added one more benefit plan for a grand total of 11 and added four health promotion benefits.

Each of these goals is critical to maintaining a strong, healthy and affordable health plan that small employers and employees across Montana can access. We appreciate the participation of every single organization that chooses Chamber Choices and we will continue working hard in 2009 and beyond. The new benefits for the New Year are:

- NEW — Base Life Insurance Policy of \$5,000 and \$5,000 AD&D benefit
- NEW — Preventive Annual Dental Exam
- NEW — **Employee Assistance Program (EAP)**
- NEW—Improved benefit for colonoscopies
- NEW—Improved pricing for High Deductible Health Plan (HDHP) options
- NEW — **Healthy Wonders Maternity Management Program**
- NEW — 80/20 **Health First** benefit option
- 11 different benefit plans, including 2 HDHPs paired with a Health Savings Account (HSA).

The Chamber Choices Trust is also pleased that, over five years, we have sustained an average renewal rate in the single digits. In 2009, the Trust delivered another single digit rate (on average) to employers. “Although some groups will see an age-rate bump or an experience adjustment, the majority of small businesses will benefit from a single digit increase,” said Russ Spika of Lewistown, Chair of the Trust.

“The Choices team had 60+ health insurance agents participate in a series of webinars that rolled-out the 2009 benefits. Agents were really excited to hear about the added preventive screening, especially the colonoscopy, the Employee Assistance Program, the life insurance policy — and they are already promoting and educating prospective Chamber Choices customers about the benefits of the health plan.”

To learn more information about Chamber Choices, visit www.chamberchoices.com

