

# CHAMBERCARE HEALTH PLAN

## Unveils Enhanced Coverage at Same Rates

By Rebecca Patrick

At a time when the cost of healthcare coverage continues to grow while customer experience declines, the Indiana Chamber is rolling out an improved offering for Hoosier small businesses and their employees through its ChamberCare Health Alliance, a multiple employer welfare arrangement (MEWA).

“It’s a more transparent, personal and straightforward solution that will better serve participants,” says Indiana Chamber President and CEO Vanessa Green Sinders. “We’re excited that members will receive no rate increases and keep the same out-of-pocket costs and deductibles – all while realizing new value-added benefits.”

To provide this package – effective October 1 – the ChamberCare plan will partner with Columbus, Indiana-based SIHO Insurance Services for health benefits and CVS Caremark for pharmacy benefits. Dental and vision coverage will be administered through Delta Dental. Anthem Blue Cross and Blue Shield is the current ChamberCare provider.



“It’s important to stress that the best way for small employers to maintain the long-term rate stability they have enjoyed with the ChamberCare MEWA is to remain with ChamberCare. Other offers will not have that structure, which allows for the ability to participate in a larger, self-funded pool to keep costs highly competitive.”

– Vanessa Green Sinders  
Indiana Chamber President and CEO



Every major Indiana hospital and health system is featured in SIHO’s comprehensive network of providers, and it has 92% to 95% crossover with Anthem’s network.

### Band together and save

Six years ago, the Indiana Chamber created the ChamberCare Health Alliance MEWA that enables small businesses with between two and 50 employees in the state to come together to get affordable coverage that is more stable and predictable. This is done by the collective MEWA pool members accessing insurance rates that have generally only been available to larger companies.

The Indy Chamber joined as the endorsing partner to engage local employers and remains in that role today.

Throughout its history, ChamberCare member premiums have been 35% lower on average than plans through the Affordable Care Act Health Insurance Marketplace.

The ChamberCare Health Alliance now provides nearly 1,500 small business members and 12,500 employees throughout Indiana with affordable health insurance benefits.

Employers have access to ChamberCare through their Indiana Chamber membership.

### What to know about SIHO

“SIHO values community and is known for its commitment to a more local, personalized approach while delivering everything you would expect from an industry leader,” Sinders relayed.

Established in 1987, SIHO has two additional offices in Indianapolis and Seymour, with plans for expansion in other parts of the state.

“We could not be more thrilled as an organization to support ChamberCare and its growth,” shares SIHO Insurance Services CEO John Sadtler.

“I’ve given the Chamber our commitment that we will do everything we can to make the transition as smooth as possible and to offer superior service, which really is what SIHO is known for.”

SIHO offers a number of high-value benefits that ChamberCare members haven’t experienced before, which Sinders believes will be very positively received.

These include a dedicated, Indiana-based customer service team to get their questions answered fast.

A partnership with WellBridge Surgical will allow members to have access to upfront, transparent and all-encompassing discounted pricing for outpatient procedures.

Other features will aid with pharmacy costs, including getting high-cost medications for free via ImpaxRx. Also, a specialty copy assistance program makes specialty medications more affordable by reducing participants’ financial obligation.

When it comes to member experiences, SIHO says its average turnaround time from receipt to processed date for all claims is only between four and six days. Comprehensive monitoring and audit capability within SIHO’s telephone systems help to ensure the needs of each caller are met.

“This isn’t a complete list but shows why we believe this move to SIHO will be welcome and great for small businesses and their employees,” Sinders maintains.

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### Why the change was made

Earlier this year as part of its annual review, the Chamber Benefit Arrangement of Indiana Trust – the health plan’s fiduciary and decision-making entity – retained the services of a national industry expert who identified significant long-term savings opportunities.

“We’re talking millions of dollars,” reveals Jim Hamilton, a partner with Bose McKinney & Evans LLP and the Trust’s legal counsel.

“It was our duty to take what we’d learned to Anthem and ask pertinent, fundamental questions in the best interest of Trust beneficiaries. At the end of the day, the trustees wanted to do better for Indiana employers, their employees and their families.”

Sinders, who is also Trust chair, explains what happened next.

“Anthem was unwilling to negotiate and at the same time, we were looking at alternative providers to bring more tangible value to our ChamberCare MEWA,” she imparts. “What we found was really a best-in-class model for healthcare (SIHO) and pharmacy benefits (CVS Caremark).

“The Indiana Chamber is confident these new relationships will take the ChamberCare program to another level and better serve participants.”

Additional information for Indiana companies interested in joining the ChamberCare Health Alliance is available at [www.indianachamber.com/chambercare](http://www.indianachamber.com/chambercare) or by contacting Brett Hulse at (317) 264-6858 or [bhulse@indianachamber.com](mailto:bhulse@indianachamber.com).

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**RESOURCES:** Jim Hamilton, Bose McKinney & Evans LLP, at [www.boselaw.com](http://www.boselaw.com) | John Sadtler, SIHO Insurance Services, at [www.siho.org](http://www.siho.org) | Vanessa Green Sindors, Indiana Chamber of Commerce, at [www.indianachamber.com](http://www.indianachamber.com)