CLOSE TO HOME

Local Partners Bring ChamberCare to More Employers

By Rebecca Patrick

For small employers, health insurance is never just another line item. It is a promise to employees, a tool for competing for talent and, increasingly, one of the hardest costs to predict. Year after year, many businesses approach the next renewal knowing they will have to balance coverage, cost and the needs of their employees.

That pressure is helping drive a new statewide push to connect more small businesses with practical benefit solutions.

In 2026, the Indiana Chamber of Commerce and Indy Chamber are expanding access to their ChamberCare health plan through a growing network of local chamber partners. The effort is designed to help small businesses sort through health benefit options in a market where costs can be difficult to forecast, with trusted organizations in their own communities serving as a starting point.

Launched seven years ago by the two organizations, ChamberCare is a multiple employer welfare arrangement (MEWA) that allows qualifying small businesses to pool together when purchasing employee health coverage. The program works with Columbus, Indiana-based SIHO Insurance Services as its lead provider. For employers with two to 50 employees, ChamberCare offers another avenue for comparing coverage, and program materials note that some employers may see savings of up to 40%, depending on eligibility and plan selection.

More than 35 local chambers have already joined the new ChamberCare Partner Network (see sidebar).

It's noteworthy that the network does not require exclusivity from participating organizations. Rather, the goal is to ensure small businesses have a range of solutions to consider as they evaluate health benefit options for their employees.

"Local chambers are often the first place employers turn when they are looking for practical business solutions," says Vanessa Green Sinders, president and CEO of the Indiana Chamber of Commerce. "For many small employers, health benefits are one of the most important investments they make in their people, but also one of the hardest costs to manage.

"Through the ChamberCare Partner Network, we can build on those relationships to connect more small businesses with a health benefits option designed around the realities Indiana employers are facing."

Matt Mindrum, president and CEO of the Indy Chamber, says ChamberCare also speaks directly to the talent pressures facing employers. "Small businesses are central to the vitality of our economy, and their ability to offer strong benefits can influence everything from hiring to retention," he offers. "ChamberCare gives employers another tool to strengthen their workplace and compete for talent, while reinforcing the role chambers can play in helping businesses navigate complex challenges."

Trusted local connection

ChamberCare is available to qualifying members of the Indiana Chamber, Indy Chamber and participating local chambers. For the latter, the partnership offers a way to connect employers with a benefits option rooted in Indiana while preserving flexibility for businesses to compare options and make the decision that fits their workforce.

That local link is what makes the model especially valuable, according to one of the network's participating chamber leaders.

"The real value of ChamberCare is that it pairs competitive benefits with people we know and trust," shares Kristin Craig, president and CEO at the Terre Haute Chamber. "Small businesses want good options for their employees, but they also want a partner who understands the local market and can help them make confident

ChamberCare Partner Network

For employers considering their health plan options, local chamber partners are expected to serve as a first point of connection, helping businesses learn more about eligibility, plan choices and next steps. They include the following:

- Aspire Economic Development + Chamber Alliance
- Boone County Chamber of Commerce
- Columbus Area Chamber of Commerce
- Crossroads Regional Chamber of Commerce
- Daviess County Chamber of Commerce
- Dubois County Chamber of Commerce
- Duneland Chamber of Commerce
- Evansville Regional Economic Partnership
- Greater Avon Chamber of Commerce
- Greater Bloomington Chamber of Commerce
- Greater Danville Chamber
- Greater Fort Wayne, Inc.
- Greater Lafayette Commerce
- Greater Lawrence Chamber of Commerce
- Greater Martinsville Chamber of Commerce
- Greater Speedway Area Chamber of Commerce
- Greensburg/Decatur County Chamber of Commerce
- Jackson County Chamber of Commerce
- Jasper Chamber of Commerce
- Kosciusko Chamber of Commerce
- Knox County Chamber of Commerce
- LaGrange County Chamber of Commerce
- La Porte Economic Advancement Partnership
- Madison County Alliance
- Noblesville Chamber of Commerce
- Owen County Chamber of Commerce & Economic Development Corp.
- Pike County Chamber of Commerce
- Plainfield Chamber of Commerce
- Ripley County Chamber of Commerce
- Sullivan County Chamber of Commerce
- Terre Haute Chamber of Commerce
- Warrick County Chamber of Commerce
- Wayne County Area Chamber of Commerce
- Wells County Chamber of Commerce
- Zionsville Chamber of Commerce

Information is also available through the Indiana Chamber at chambercare@indianachamber.com and at chambercarehealth.com

decisions. ChamberCare brings that support closer to home."

That kind of assistance matters even more for smaller employers that may not have dedicated benefits staff. SIHO works with ChamberCare on employer and employee support around coverage questions.

"Our focus is on delivering dependable coverage, straightforward administration and responsive customer service. We've been around for decades and know the Indiana market very well," says SIHO President John Sadtler. "We're accessible and accountable. For employers that want to feel like they are not merely a transaction, ChamberCare is a strong fit."

Stability and network reach employers can count on

For many employers, coverage appeal is less about any single feature than the possibility of fewer surprises when renewal season arrives. Last year, as ChamberCare moved its lead provider relationship from Anthem to SIHO, employers renewing through the program saw rates hold steady with no increase – a point program leaders say helped reinforce the importance of stability in a difficult benefits market.

As the next renewal cycle approaches, Sadtler says, "Overall, ChamberCare rates are expected to remain in line with, or better than, many competitors." For employers trying to balance coverage, service and cost, that kind of steadiness can be an important part of the decision.

Access to care is another consideration for employers weighing their options. SIHO reports that more than 98% of paid claim dollars in the past year were processed at the in-network benefit level, an indication that members are largely receiving treatment within ChamberCare's statewide network.

Benefits and starting point

For the upcoming 2026-27 plan year, the program is adding several features centered on cost management and employee experience. They include Healthee, an AI-powered benefits assistant with access to digital ID cards, provider searches, cost-comparison tools and 24/7 telemedicine and teletherapy services, and Quantify, which coordinates specialty infusion care in home-based or alternate-site settings when appropriate.

Sadtler imparts, "These updates are intended to help employees find answers more quickly, make informed healthcare decisions and receive support when they need it. That can translate into a health benefit that is easier to administer for employers and easier for workers to use – and more valuable as part of a broader talent strategy."

The additions join existing benefit features such as $0 or low-cost prescription options, Indiana-based member support, access to lower-cost outpatient procedures through WellBridge Surgical and streamlined claims processing. CVS Caremark handles pharmacy benefits, while dental and vision coverage are administered through Delta Dental.

The larger point, though, is not only what ChamberCare now includes, but how employers encounter it. By working through participating local chambers, the program becomes part of the everyday business-support infrastructure in communities across Indiana – and another resource chambers can point to when members are weighing how to structure benefits for their teams.

RESOURCES: Matt Mindrum, Indy Chamber, at www.indychamber.com | John Sadtler, SIHO Insurance Services, at www.siho.org | Vanessa Green Sinders, Indiana Chamber, at www.indianchamber.com



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