ROOM TO GROW

ChamberCare Health Plan Expands to Larger Indiana Employers

By Rebecca Patrick

A health plan created for Indiana businesses is entering its next stage. The Indiana Chamber of Commerce and Indy Chamber are expanding ChamberCare beyond its original small-employer market to serve businesses with 51 to 100 enrolled employees beginning January 1, 2027. The offering is currently available for quoting.

The expansion extends a Hoosier-built option to a segment of the market that can face limited flexibility when selecting health coverage. It also gives growing ChamberCare participants a path to remain in the program when their enrollment goes above 50 employees.

Through its multiple employer welfare arrangement (MEWA), ChamberCare 51 to 100 offers a self-funded alternative to traditional fully insured health plans. Reporting is designed to help employers better understand plan performance and healthcare costs. Employees receive access to a broad provider network, while an Indiana-based team supports employers, brokers and members.

The new offering marks a significant step for the ChamberCare MEWA, launched seven years ago by the Indiana Chamber and Indy Chamber for employers with two to 50 enrolled employees.

"As ChamberCare has grown, so have many of the Indiana employers that rely on it," says Vanessa Green Sinders, president and CEO of the Indiana Chamber. "We wanted to open the program to more businesses while ensuring current participants don't have to leave ChamberCare simply because their workforce increases. This expansion gives employers greater continuity and access to a health plan specifically designed around their needs."

For employees, that connection extends across Indiana and beyond. Members can use a broad statewide provider network, along with national coverage through First Health for those who live or travel outside the state.

Members also have access to Healthee, a modern, AI-powered benefits tool offering 24/7 virtual care at no additional cost. The platform includes cost comparisons, plan information, digital ID cards and easy provider searches. ChamberCare also provides resources to help manage medical and pharmacy spending, including WellBridge Surgical, ImpaxRx, specialty copay assistance and Quantify Health.

For employers, the expansion adds another tool for balancing two persistent priorities: offering competitive benefits and controlling costs.

"Employers with 51 to 100 enrolled employees need more health plan choices as they compete for talent and manage costs," adds Matt Mindrum, president and CEO of the Indy Chamber.

"Expanding ChamberCare gives them another option in a market where flexibility can be limited – backed by experienced healthcare, underwriting, pharmacy and administrative partners."

Those partners bring Indiana-based experience and national resources to the plan. SIHO, headquartered in Columbus, Indiana, serves as the lead ChamberCare plan provider. CVS Caremark supports pharmacy benefits, while Delta Dental provides dental and vision coverage.

The program's reach also reflects a statewide network of chamber partners. More than 40 local chambers are working with the Indiana Chamber and Indy Chamber to make their members aware of ChamberCare.







ChamberCare is available exclusively to qualifying members of the Indiana Chamber, Indy Chamber and participating local chambers.

Employers can begin exploring ChamberCare 51 to 100 coverage now for benefit plans effective January 1, 2027. Interested businesses should contact their insurance broker, and brokers can request a quote at quotes@chambercare.org.

RESOURCE: ChamberCare at chambercarehealth.com