

## Q&A

# Employer

Q: What is the benefit to me?

A: Earlier this summer, the federal government revised regulations to allow associations to offer health insurance to their member businesses. [Association Health Plans \(AHPs\)](#) allow small businesses to band together by geography to obtain healthcare coverage as if they were a single large employer. By joining together, the members of an AHP are better positioned to negotiate pricing and coverage options for their employees.

Q: How do I qualify?

- A. 1. You have to be an EmployerPulse AHP Member. To join click [here](#).  
2. You have to be an employer (ANY industry) in Wisconsin with 2 to 50 employees.  
3. Your business must be domiciled in the following counties:

Ashland	Jefferson	Price
Barron	Kenosha	Racine
Bayfield	Kewaunee	Rock
Brown	Langlade	Rusk
Burnett	Lincoln	St. Croix
Calumet	Manitowoc	Sawyer
Chippewa	Marathon	Shawano
Clark	Marinette	Sheboygan
Dodge	Menominee	Taylor
Door	Milwaukee	Vilas
Douglas	Oconto	Walworth
Dunn	Oneida	Washburn
Eau Claire	Outagamie	Washington
Florence	Ozaukee	Waukesha
Fond Du Lac	Pepin	Waupaca
Forest	Pierce	Waushara
Green Lake	Polk	Winnebago
Iron	Portage	

Q: How do I get a quote?

A: If you have an insurance broker, please contact him/her. If not, please contact us at 1-800-236-5414 or email [mflynn@wmc.org](mailto:mflynn@wmc.org).

Q: Who can explain the benefits of this program to me?

A: Your insurance broker should be able to assist. If you do not have a broker, you can contact us at 1-800-236-5414 or email [mflynn@wmc.org](mailto:mflynn@wmc.org).

Q: Can we use our insurance broker if we elect this coverage?

A: Yes, as long as your broker is a participating EmployerPulse Broker. Ask them if they are a participating EmployerPulse member.

Q: How is this coverage different than my ACA plan?

A: With our AHP you will have more options and potentially better pricing than your current plan. The benefit of the plan is your group will be rated as if you were a large employer. Also, you will have access to fully insured plan designs that are typically for only large employers. If you use a broker, they will be able to provide you an analysis between the coverages.

Q: Is there any medical underwriting?

A: No. All Pre-Existing Conditions are covered.

Q: Who is this Association Health Plan administered through?

A: UnitedHealthcare (UHC)

Q: I'm a sole proprietor, can I participate?

A: No, you have to have at least 2 employees on the wage and tax and only 1 has to enroll. (Spouses are not considered employees - must have at least one employee who is not a spouse) Also, Independent Contractors (1099's) working on your behalf do not qualify as employees.

Q: What lines of insurance coverage do you offer?

A: Group medical, dental, vision, life, disability and workplace voluntary benefits

## Chamber

Q: What is the benefit to me?

A: If you decide to become an EmployerPulse participating Chamber Member, employers with 2 – 50 employees who are part of your chamber would be eligible to enroll in the EmployerPulse AHP. In addition, the group would also have to enroll in the EmployerPulse Group Membership. By offering this program to your members it will help provide more new business membership and retention opportunities for your chamber. These small business employers benefit by having access to the same products and pricing as if they are a large employer. This means more flexibility and potential insurance premium savings.

Q: How do I become a participating EmployerPulse Chamber Member?

A: You can go to [wmcinsurance.org](http://wmcinsurance.org) and complete an application. For any questions, please contact [mflynn@wmc.org](mailto:mflynn@wmc.org)

Q: What lines of insurance coverage do you offer?

A: Group medical, dental, vision, life, disability and workplace voluntary benefits

**Broker**

**Q: What is the benefit to me?**

**A: Our EmployerPulse AHP will allow your employers with 2 – 50 employees to come together by geography to obtain healthcare coverage as if they were a single large employer. By joining together, the members of an AHP are better positioned to negotiate pricing and coverage options for their employees.**

**Q: What employers would qualify?**

- 1. They would have to be an EmployerPulse Member. To join click [here](#).**
- 2. The group would have to be in Wisconsin and have 2 – 50 employees.**
- 3. The group must be domiciled in the following counties.**

Ashland	Jefferson	Price
Barron	Kenosha	Racine
Bayfield	Kewaunee	Rock
Brown	Langlade	Rusk
Burnett	Lincoln	St. Croix
Calumet	Manitowoc	Sawyer
Chippewa	Marathon	Shawano
Clark	Marinette	Sheboygan
Dodge	Menominee	Taylor
Door	Milwaukee	Vilas
Douglas	Oconto	Walworth
Dunn	Oneida	Washburn
Eau Claire	Outagamie	Washington
Florence	Ozaukee	Waukesha
Fond Du Lac	Pepin	Waupaca
Forest	Pierce	Waushara
Green Lake	Polk	Winnebago
Iron	Portage	

**Q: How do I become a participating EmployerPulse Broker?**

**A: If you are already a WMC Member you would qualify to be a participating broker. Another option would be to complete the EmployerPulse AHP Broker Application.**

Q: What is my commission on this AHP?

A: Please inquire for the schedule.

Q: Will these rates vary per group?

A: Yes.

Q: Can I run quotes before I become a participating broker?

A: Yes, you can run rates before you join the EmployerPulse Association. However, before the case is issued you will need to part of the association.

Q: What lines of insurance coverage do you offer?

A: Group medical, dental, vision, life, disability and workplace voluntary benefits