



Monterey Bay
INDEPENDENT PHYSICIAN
ASSOCIATION



Minute Update

SAVE YOU MONEY ON YOUR HEALTH INSURANCE

---Please pass this on to your office manager if you have one ---

The Monterey Bay IPA has been working for months with a highly-respected local insurance broker and a national health and benefits consultant – Mike Kelly of MKISI and Sam Marra of Alliant Insurance Services – to form a large group health and benefits plan for our providers. The idea is to aggregate our collective numbers to be able to play in the same league as the big boys, saving money and opening up optional benefit programs that are simply unavailable to groups of less than 500. Many of your offices were contacted for some basic information about yourselves and your employees in order to begin the process. Don't worry if you weren't included; the plan is for this to be available to all MBIPA providers and their staffs.

A few quick notes about what we're attempting:

- We're talking with Blue Shield and Anthem Blue Cross.
- Though we were hoping to have a January 1 start date, they couldn't accommodate. It's looking like we'll shoot for a March 1 start, using early January for information dissemination and late January/early February for actual enrollment.
- The plan would not be underwritten, i.e. no premium differences according to age, sex and health. There will be four rates: employee (or provider); employee and spouse; employee and dependents; and employee, spouse and dependents.
- The plan will be administered by a very good national benefits administrator who will maintain web services and enrollment. They will collect premiums and pay the plan.
- We are planning *optional* supplementary benefits plans that are not available to small groups:
 - A "basic package" - basic dental/vision, limited disability, basic life, basic accident
 - Voluntary benefits (*also completely optional*) such as supplementary life, accident, disability buy up, critical illness – and possibly home, auto and pet insurance.
- Our current hope is to have some numbers by the week before Christmas. If things look worth pursuing, we'll be checking first with the largest groups whose participation will be necessary to get this off the ground (this is definitely a numbers game!). Then, hopefully in the second week of January, we'll get to everyone else.

We'll know much more about the details, such as price and terms, once we hear back from the plans. I'll plan to keep you up to date.

---Jim

December 6, 2016