

Throughout the year we get many questions about the State Bar of Wisconsin Association Group Health Plan. This is a large group Association Health Plan that is being offered to your association's members and is exclusively offered through Professional Insurance Programs.

Law firms in Dane County now can offer up to four plan designs within the Quartz portfolio. Those in all other counties can offer up four plan designs within the WPS portfolio. This allows employees to select a plan that best fits their needs or their family needs. Some employees may favor the Copay plans while others like the ability to set up a health savings account with the High Deductible Health Plans. Firms have the option to elect both types of plans.

We thought we would share some of the questions your colleagues are asking:



- Who is considered eligible for the plan?  
**Any employee of the enrolled firm that is working 26 hours or more per week.**
- How much does the employer have to contribute to the employee's premium?  
**While we recommend that the employer pays at least 50% of the employee's premium, this is only a suggestion. Employers have the ability to designate how much they will contribute, if at all.**
- Can I contribute more for the Attorneys than the office staff?  
**As long as the minimum contribution is at least 50% you are able to create classes for the Attorneys.**
- What if all of the employees waive off the coverage except for one?  
**You can establish a group of one as long as you have valid waivers for the other eligible employees. Keep in mind that if someone loses coverage or if you have a new hire, they must be offered the firm's coverage.**
- Am I able to offer multiple plan options?  
**Yes you can! You are able to elect up to four different plan options to fit the needs of your employees. You must have an employee in each option that is elected.**
- What if I offer the plan to my employees and my employee's spouse has coverage that includes a "Spousal Carve Out" rule?  
**An employer that offers a self-funded plan may have this rule in place, as this type of plan is not overseen by the Office of the Commissioner of Insurance. If an employee's spouse has this type of coverage then your employee must take the coverage that is being offered through your firm.**
- Are the enrollments underwritten?  
**This is an association group plan and thus all applicants will be underwritten to determine final rates.**

- Can our group be declined?  
**No, with large group Association Health Plans a carrier cannot decline coverage. However, depending on pre-existing medical conditions, the underwriter may impose a rate increase.**
- What is the difference between the single, limited family and family?  
**The single is just the employee, a limited family is an employee and child or spouse and a family is two parents and a child or children.**
- Why is the rate for a single younger person the same as a mature single person?  
**Large group health plans use composite or blended rating rather than age rating like the 2 – 50 ACA Community Rated Plans. All singles will have the same premium. Just like all limited families and families will also have the same premium.**
- Do I have to offer this plan to any new employees or employees that lost their coverage?  
**Although you may only have one person on your association plan, you must offer any new employees or any employees that have lost coverage the option to enroll.**
- Is there network coverage out of state?  
**The network that is utilized will also offer out of state coverage through nationwide networks.**
- Is preventative care covered at 100% like the Affordable Care Act plans?  
**All plans will include preventative services at paid at 100% if you have services rendered at an In network provider.**
- Do I have to wait until the beginning of the year to establish a group plan?  
**Not at all, you can establish a group plan at any point during the year.**
- Can I get this plan with another agency?  
**Professional Insurance Programs is the exclusive agency for the State Bar of Wisconsin Association Health Plan.**
- How do I request a quote?  
**To request a quote you can either contact our office directly at 800-637-4676 or via email at [info@profinsprog.com](mailto:info@profinsprog.com)**

Your Professional Insurance Programs Benefits Account Managers would be more than happy to spend time answering any additional questions you might have. They are also always available to review your current policy. They can be reached at 800-637-4676, or via email at [info@profinsprog.com](mailto:info@profinsprog.com).