In partnership with GCSAA, GCBAA members now have access to health insurance through Association Health Programs (AHP), an insurance broker who specializes in association management benefit plans.

**Q:** When is this program available to members?

**A:** Access is effective June 1st, 2020.

**Q:** Do I have to be a GCBAA member in order to have access to this program?

**A:** Yes, GCBAA members, along with their immediate family members (i.e. spouses and dependents) are eligible.

**Q:** What if I end my GCBAA membership?

**A:** Your policy will stay in effect through its contracted end date. In order to remain eligible, you would need to rejoin GCBAA.

**Q:** Are there options available in every state?

**A:** There are options available in 38 states. Product availability, rates and eligibility vary by state and individual circumstances. There are no options available in 12 states due to state legal restrictions: Alaska, California, Connecticut, Hawaii, Massachusetts, Maine, New Hampshire, New Jersey, New York, Rhode Island, Vermont and Washington.

**Q:** What kind of health plans are available?

**A:** PPO, or Preferred Provider Organizations, to allow freedom and flexibility when choosing physicians, hospitals, etc. Coverage for out-of-network care is also included in many policies.
Q: Will I have access to multiple plan design options?
A: Yes (choices of deductibles, out of pockets, benefit maximums, etc.). AHP will work with you to determine which plan designs best fit your needs, desires, and situation.

Q: Which health insurance providers will I have access to?
A: This varies state-by-state. AHP only partners with A+ rated carriers to provide you with peace of mind when selecting a plan. A few examples are United Healthcare PPO, Aetna PPO, and Cigna PPO.

Q: What is the advantage of purchasing health insurance through AHP?
A: Unique plan designs, buying power, and superior customer service.

Q: Am I responsible for the premiums?
A: Yes, all members who purchase policies are responsible for 100% of the premiums. Payments are made directly to the insurance providers.

Q: Can I cancel my policy at any time?
A: Policies will remain active unless the individual (insured) notifies the provider of his or her desire to cancel. Cancellation will depend on the insurance provider and the type of policy.

Q: Can I purchase a policy through this program if I am already enrolled through an employer’s or spouse’s employer’s policy?
A: Typically, you would need to wait until your employer’s, or spouse’s employer’s, open enrollment period or experience a qualifying event (birth/adoption of a child, change in employer, divorce, etc.) in order to make a change.

If you are enrolled in an ACA (on or off the marketplace) policy, you can switch to a policy through AHP at any time during the year, providing you are eligible based on the underwriting guidelines and/or if you are not receiving financial assistance either through Medicaid or an ACA/Obamacare subsidy.

Q: Will GCSAA or GCBAA receive access to any of my protected health information?
A: No, neither association will come into possession or have access to any of your protected health information (PHI).

For more information or questions, please contact Mychelle Thompson (mychelle_thompson@gcbaa.org) or call 402-476-4444.