



Ohio Farm Bureau Health Benefits Plan

Health plans built for the agricultural community

Anthem  | **SMALL BUSINESS**



You have a way to save

A solution designed for businesses like yours

As a farmer or small business in the agricultural sector, you need health coverage options that fit your unique needs and budget. That's why the Ohio Farm Bureau Federation is taking action to help save on these expenses. The Ohio Farm Bureau Health Benefits Plan (HBP) is a smart solution that can offer rate stability and potential savings for Ohio farmers and small businesses with 1-50 employees.

Ohio Farm Bureau HBP eligibility

The Ohio Farm Bureau HBP is available to sole proprietors and employers with less than 50 employees who are headquartered in Ohio. Eligible businesses and sole proprietors must be in the agricultural economic sector, measured from farm to fork (locally sourced)

Enrollment requirements

For employers

- 1 to 50 total employees
- Headquarters are located in Ohio

For sole proprietors

- Must meet underwriting requirements
- Must work more than 30 hours per week (attested to on the employee application)
- Must submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE

Regulations limit sole proprietor membership to 10% of total Ohio Farm Bureau HBP members.



Ohio Farm Bureau Health Benefits Plan

In addition to financial protection, this plan offers:

- Competitive rates.
- The stability of fixed, predictable monthly payments.
- A variety of plans for your business and budget.
- Popular dental, vision, life, and disability plans.*
- Clinical integration with Anthem Whole Health Connection®, providing whole-person care for employees with integrated medical and dental, vision, life, and disability plans.
- The added value of Anthem's broad Blue Access PPO network and pharmacy benefits.

Flexibility to meet the unique needs of your business

While the Ohio Farm Bureau HBP delivers access to a number of widely used services, it also allows freedom:

- **Eligible businesses** can make their own plan choices.
- **Ohio Farm Bureau HBP options** are not subject to the same mandates as plans offered under the ACA — requirements that can make ACA plans less affordable for small businesses.
- **Similar to ACA plans**, coverage is offered to all eligible applicants regardless of health status.

High-quality care designed for whole-person health

Anthem's breadth of experience and understanding of what matters to small businesses can work to your benefit. We offer a robust and expanded selection of health and wellness options. You also have access to dental, vision, life, and disability products that are exclusively for Ohio Farm Bureau HBP participants.¹

Streamlined administration

You receive all the support you need, including assistance with many of the complex compliance requirements that come with an administrative services only (ASO) arrangement.

*Dental, vision, life, and disability coverage is optional and not a requirement of the Ohio Farm Bureau Health Benefits Plan.

Support your employees' total well-being

With health and wellness programs designed for members' whole health, you'll find innovative services, added conveniences, and personalized help.

SmartShopper[®]

Prices for the same quality medical service can differ by thousands of dollars within the same neighborhood or health plan network. The SmartShopper program can guide employees to lower-cost options for common services such as ultrasounds and mammograms. This could minimize your employees' out-of-pocket costs and earn them cash rewards from \$25 to \$500 after claims are processed,² benefiting them and you.

LiveHealth Online

Your employees have the convenience of video visits 24/7 with board-certified doctors from their computer or mobile device. Doctors can assess common health issues like flu or allergies, provide a treatment plan, and send prescriptions to a pharmacy.³ Your employees can even arrange video visits with licensed therapists and psychiatrists.⁴

Future Moms program

Moms-to-be have access to qualified nurses who can help them follow a healthcare provider's plan of care, identify risks, make healthier decisions during pregnancy, and prepare for delivery. Personal support and guidance include free online visits with a lactation consultant, counselor, or registered dietician.

24/7 NurseLine

Registered nurses are on call 24/7 to provide help with everything from a baby's fever to allergy relief tips — and can advise your employees where to go for care.

ConditionCare

If you have employees with chronic conditions like asthma or diabetes, they can receive one-on-one help from an experienced healthcare professional. They can learn easier ways to manage their condition and steps to help reach their health goals.

MyHealth Advantage

If data indicates possible health risk or care gaps for an employee, we will send a confidential MyHealth Note with specific actions to take for better results. We can also suggest ways your employees can save money.

Behavioral health

The emotional well-being of your employees is as important as their physical health and can also affect their productivity. For people dealing with depression, anxiety, stress, or substance abuse, our behavioral health program offers help including an extensive network of psychiatrists, social workers, and residential treatment centers.

Case management

When employees are hospitalized for a major illness or injury or are struggling with multiple health issues, our registered nurse case managers can help them receive the best care possible. Our trained health experts are highly skilled at assessing and supporting the whole person — not just the health issue — through convenient video chat and automated follow-up phone care.

Offer your employees total coverage¹

Offering a complete benefits package can help you attract and retain top talent. The Ohio Farm Bureau HBP lets you take advantage of Anthem's full range of specialty plans, including dental, vision, life, and disability plans, along with medical. There is also a way to integrate them.

Anthem Whole Health Connection[®]

This innovative clinical integration solution connects all of our plans for better care, efficiency, and savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care, and a personalized member experience.

Dental

Routine dental visits include teeth cleanings and checking for cavities, but they can also be vital for overall health. That is because they can help find early warning signs of certain health conditions when they are easier to treat.⁵

Vision

The eyes provide a direct view of blood vessels, allowing vision providers to detect and diagnose serious health conditions like high blood pressure, high cholesterol, and heart disease. Anthem vision providers have online access to HIPAA-compliant member health profiles to help them make recommendations and help prevent serious problems.

When employees have vision benefits, medical claims have been shown to be 20% lower for diabetes, 15% lower for heart disease, and 7% lower for high blood pressure.⁶

Life and disability

You can count on Anthem's life and disability benefits to help your employees and their beneficiaries through challenging times with robust support including:

- **Fast and accurate claims turnaround**
- **24/7 telephone counseling and referral service**
- **Beneficiary Companion, concierge-level support for life members**

Pharmacy

With Anthem's pharmacy benefit manager, IngenioRx, we can see prescription drug claims and address issues like unfilled prescriptions, missing lab tests, and drug interactions and side effects. This helps improve employee health and potentially reduce total care costs.

Local and national access to high-quality providers

In Ohio:

- More than **15,200** primary care doctors.⁷
- Nearly **44,000** specialists.⁷
- More than **310** hospitals.⁷
- More than **1,700** vision providers.⁸
- More than **4,000** dental providers.⁹

Across the country:

- More than **95%** of doctors (through the BlueCard[®] program).¹⁰
- More than **96%** of hospitals (through the BlueCard[®] program).¹⁰
- Approximately **66,000** retail pharmacies.¹¹
- More than **39,500** vision providers.⁸
- More than **132,200** dental providers.⁹

Frequently Asked Questions

What is the Ohio Farm Bureau HBP

The Ohio Farm Bureau Health Benefits Plan is an employee welfare benefit plan and trust arrangement that offers employee medical benefits. It is governed by trustees and by-laws that satisfy Ohio Department of Insurance requirements. Benefits are paid for from the trust fund.

How will the plan pay our employees' claims? Will they have the funds necessary?

The initial capital requirement that Ohio Farm Bureau has made is \$500,000. This requirement has been satisfied. The Ohio Legislature increased this requirement from \$150,000 to help protect consumers. The Ohio Department of Insurance provides risk based capital monitoring of the plan to make certain the plan will have adequate resources to pay claims. The Ohio Farm Bureau HBP has agreements in place to cover employers' liabilities when they leave the plan and if this plan discontinues operations.

Who makes the decisions for the Ohio Farm Bureau HBP plan?

The Ohio Farm Bureau HBP board of trustees are responsible for the oversight of the plan and ensuring the plan complies with all applicable laws and regulations. The plan is regulated by the Ohio Department of Insurance, the U.S. Department of Labor, the Internal Revenue Service, and other federal agencies.

Why would an employer choose the Ohio Farm Bureau HBP (which is a multiple employer welfare arrangement) over an Affordable Care Act policy?

The solution, provided for in Ohio Revised Code Chapter 1739, could be a good fit for employers for many reasons, including:

- Competitive rates, in many cases lower than what is available in the ACA market.
- Predictable, fixed monthly payments.
- Protection as part of a larger self-funded pool.
- A broad network of doctors and hospitals.
- Flexibility in the choice of benefit plans.

Do I need to meet certain participation and contribution requirements?

Yes. At least 75% of net eligible employees must be covered under the plan. The minimum employer contribution is at least 25% of the total cost for chosen health benefits.

Can we join the Ohio Farm Bureau HBP at anytime?

Yes, but all participating employers in the Ohio Farm Bureau HBP renew on January 1 of every year.

How will the premium equivalent rate be determined?

Factors that impact the premium equivalent rate include:

- Medical history and expected risk of your employees' future health claims.
- Age and gender of your employees.
- The number of employees enrolled in the benefit plan.
- Where your company is located.
- Benefits that are being offered.

What is included in the premium equivalent rate? Are there other amounts that have to be paid in addition to the premium equivalent rate?

The premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. Ohio Farm Bureau membership dues are also required to be paid at the same time as the premium equivalent rate is paid (employees will not be required to pay dues directly).

How will the annual renewal increase be determined?

An overall renewal increase needed for the Ohio Farm Bureau HBP will be calculated based on a projection of the claims for the upcoming policy year for the entire Ohio Farm Bureau HBP. Each participating employer's increase will then be calculated based on that employer's specific claims history and risk profile, as well as changes in the demographics and number of enrolled employees of the group.

Can the policy be terminated?

During the policy period, employers may only elect to withdraw from the plan as of the end of a calendar month by giving written notice at least 30 days prior to that date. The plan has an assessment provision where an employer leaving the plan may need to contribute to a deficit of the plan. However, the Ohio Farm Bureau HBP has terminal liability protection, which means the employer who may choose to leave is protected from assessments if they leave the plan or the plan does not have enough assets to provide benefits.

I currently have an Anthem Blue Cross and Blue Shield policy. Will my employees have to change their doctor?

The Ohio Farm Bureau HBP uses Anthem Blue Cross and Blue Shield's provider network – one of the largest provider networks in Ohio. You should always use the provider directory to make sure doctors are in-network before your service.

What is the Ohio Farm Bureau Federation?

The Ohio Farm Bureau Federation established this health benefits plan. They are a grassroots membership organization that works to support Ohio's food and farm community.

The organization:

- Supports farmers through advocacy and education on current issues.
- Provides landowners with information and resources to protect their quality of life.
- Connects advocates of local food through community activities and events.
- Provides a network for young farmers and agricultural professionals to share ideas and learn about new opportunities.
- Strengthens relationships across our food system which supports one in eight Ohio jobs.
- Brings communities together to support the contributions of local agriculture.

For access to high-quality healthcare at an affordable cost, you can rely on the Ohio Farm Bureau HBP. To learn more, contact the Ohio Farm Bureau today at 800-937-4567 for a referral to a local approved broker.

1 Sole proprietors are not eligible for group life and disability benefits.

2 Usually in 4 to 6 weeks. Reward payments may be taxable.

3 Prescription availability is defined by physician judgment.

4 Appointments subject to availability of the mental health professional.

5 Academy of General Dentistry, *Know Your Teeth: Oral Warning Signs*

(accessed June 2020); knowyourteeth.com.

6 Anthem internal data 2015-2017; analysis 2018.

7 BlueWeb PPO counts, April 2020

8 Netminder, May 2020

9 Anthem Unique Dentist data, June 2020

10 Blue Cross and Blue Shield Association website: *The Blue Cross Blue Shield System* (accessed July 2020); bcbs.com.

11 IngenioRx data, 2020

The Ohio Farm Bureau Federation is a member of American Farm Bureau Federation®, a national organization of farmers and ranchers including Farm Bureau® organizations in 49 other states and Puerto Rico, and is responsible for Farm Bureau membership and programs within the State of Ohio. Ohio Farm Bureau Federation programs and services are available only to Farm Bureau members within Ohio.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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