



Ohio Farm Bureau Health Benefits Plan

Health plans built for the agricultural community



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 healthcare 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 to 50 employees.

Ohio Farm Bureau HBP eligibility

The Ohio Farm Bureau HBP is available to sole proprietors and employers headquartered in Ohio with 50 or fewer employees. Eligible businesses and sole proprietors must be in the agricultural economic sector, measured from farm to fork.

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



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 plan options for your needs and budget.
- Popular dental and vision plans available. Life and disability plans are also available and underwritten by our partner The Standard.*
- Clinical integration with Anthem Whole Health Connection®, providing whole-person healthcare through integrated plans.
- Anthem's broad Blue Access preferred provider organization (PPO), Essential Rx formulary, and BlueCard program (care away from home).

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 Affordable Care Act (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 and vision products that are exclusively for Ohio Farm Bureau HBP participants.

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 after claims are processed, benefiting them and you.¹



LiveHealth Online

Your employees have the convenience of video visits 24/7 with doctors and other care providers 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.² Your employees can even arrange video visits with licensed therapists and psychiatrists.³



Building Healthy Families

This program offers a personalized, digitally enabled journey through parenthood. Whether they're trying to conceive, expecting a child, or raising young children, employees and their families can connect to 24/7 support and resources every step of the way.



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 Case Management

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 use, 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 care by phone.

Offer your employees total coverage

Offering a complete benefits package can help you attract and retain top talent. The Ohio Farm Bureau HBP lets you take advantage of dental, vision, life, and disability plans, along with medical.¹



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

Regular dental exams not only help to decrease a person's risk of cavities and periodontal (gum) disease but they also can help to diagnose other, sometimes serious, medical conditions.⁴



Vision

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



Life and disability

You can count on life and disability benefits to help your employees and their beneficiaries through challenging times. Life and disability products are underwritten by our partner, The Standard.



Pharmacy

With Anthem's pharmacy benefit manager, CarelonRx, we can see prescription drug claims and address issues such as 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 care providers

In Ohio:

- More than **17,200** primary care doctors.⁵
- Nearly **31,000** specialists.⁵
- More than **315** hospitals.⁵
- More than **1,750** vision care providers.⁶
- More than **4,100** dental care providers.⁷

Across the country:

- More than **85%** of doctors (through the BlueCard® program).⁸
- More than **98%** of hospitals (through the BlueCard program).⁸
- Approximately **66,000** retail pharmacies.⁹
- More than **43,000** vision care providers.⁶
- More than **142,000** dental care providers.⁷

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?

The Ohio Farm Bureau HBP board of trustees is 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?

A multiple employer welfare arrangement (MEWA), such as the Ohio Farm Bureau HBP, is provided for in Ohio Revised Code Chapter 1739. It 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 25% of the total cost for chosen health benefits.

Can we join the Ohio Farm Bureau HBP at any time?

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 must also be paid with the premium equivalent rate (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 care provider network — one of the largest care provider networks in Ohio. Employees should always use the care provider directory to make sure doctors are in their plan's network before they get care.

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.

Contact the Ohio Farm Bureau today at **800-937-4567** for more information or a referral to a local approved broker.



¹ Usually 4 to 6 week. Reward payments may be taxable.

² Prescription availability is defined by physician judgment.

³ Appointments subject to availability of the mental health professional.

⁴ Academy of General Dentistry: Know Your Teeth: Oral Warning Signs Can Indicate Serious Medical Conditions (accessed February 2024); [knowyourteeth.com](https://www.knowyourteeth.com).

⁵ BlueWeb PPO counts, BlueCard® PPO Network, September 2023.

⁶ Zelis Network360® data, December 2023.

⁷ Zelis Network360® data, September 2023.

⁸ Anthem internal data, September 2023.

⁹ CarelonRx, Rx Choice data, 2024.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Life and disability products underwritten by The Standard, a separate company that does not offer Blue-branded products and services. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

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.

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