

# Association Health Plans

## The Big Opportunity

The Department of Labor (DOL) has expanded access to Association Health Plans (AHPs) creating new health coverage options for small businesses and sole proprietors. The DOL estimates that as many as 4 million uninsured Americans could become insureds under AHPs within 5 years. Plans can leverage BCS's paper and nationwide licenses to create multi-state AHP coverage options.

## Current Status

- DOL has established and is phasing in new regulation set to take effect in phases: 9/1/18 for fully insured AHPs, 1/1/19 for existing self-insured AHPs, 4/1/19 for new self-insured AHPs.
- Select states pushing back and/or limiting access to AHPs
- High expected interest from associations and small businesses
- BCS is executing its first regional AHP solution in partnership with a Blue Plan and its largest national association customer

## Discussion Questions

- What is your Plan's strategy for working with multi-state AHPs?
- Has your Plan received inquiries from associations?
- What are the biggest opportunities/barriers to successfully meeting the needs of AHPs?