TEDFORD INSURANCE PARTNERS WITH NDTMA

What our partnership means for you...

– Property and Casualty Program for NDT companies and consultants.
– Association Health Plan

www.TedfordInsurance.com/NDT
Medical cost trend fell for seven years before stabilizing around 6 percent.

*HRI recalibrated its estimates for 2017 and 2018 down from those reported in the Medical cost trend: Behind the numbers 2018 report.
HEALTH INSURANCE TRENDS

- Expected Group Plans 6% rate increase in 2019
- Expected Individual increase on Insurance Exchange 15% in 2019
- Expanded availability and use of Association Health Plans
WHAT IS AN ASSOCIATION HEALTH PLAN? (AHP)

- They have been around for a while.
- Work like a traditional major Medical Health Insurance plan
- Restricted under Obamacare
- Recent Executive orders expanding availability
ADVANTAGES OF AN AHP...

More Customization...

• Design a Coverage and price around the needs of a group
• Not obligated to spend 80% of revenue on benefit costs
• Relaxed underwriting rules
• Exempt from Minimum Essential Coverage
MINIMAL ESSENTIAL COVERAGES

What are they?

- Laboratory Services
- Emergency Services
- Prescription Drugs
- Mental Health & Substance Use Disorder Services
- Maternity & Newborn Care
- Pediatric Services, Including Oral & Vision Care
- Rehabilitative & Habilitative Services & Devices
- Ambulatory Patient Services
- Preventive & Wellness Services & Chronic Disease Management
- Hospitalization
ADVANTAGES OF AN AHP...

Better Pricing...
• More buying power
• No subsidies
• Less payments for unnecessary care
• Ability to Limit coverage for certain high-need individuals
  – Sickest 1% account for almost 22% of healthcare spending
  – Sickest 5% account for 50% of healthcare spending
  – Healthiest 50% account for only 3% of Healthcare spending
RULES THAT STILL APPLY...

- Employer mandate
- Employer must pay minimum 60% of Employee health cost
- No discrimination on health conditions or healthiness of a single group
- Rules on employee eligibility
NDTMA ASSOCIATION HEALTH PLANS

– Consultants Program
– Employers Program
HEALTH PLANS

• Who is a good fit?
  – Groups without coverage now
  – Individuals who only have access to the exchange
  – Healthy groups looking to save cost
  – Groups seeking to increase participation
• **Who is not a good fit?**
  
  – Older group with certain medical conditions
  – Groups current self-insured or partially self-insured
  – Groups in restricted states
WHEN CAN I SIGN UP?

You can sign up **now** for coverage start dates as early as April 1, 2019

[www.TedfordInsurance.com/NDT](http://www.TedfordInsurance.com/NDT)
CURRENT ACTIVE STATES

Alaska
Arkansas
Connecticut
Illinois
Iowa
Kentucky
Michigan
Missouri
Nevada
North Carolina
Oklahoma
South Carolina
Tennessee
Utah
West Virginia
Alabama
New York

Arizona
California
Georgia
Indiana
Kansas
Louisiana
Mississippi
Nebraska
New Jersey
Ohio
Pennsylvania
South Dakota
Texas
Virginia
Wisconsin
Colorado
Washington