

Understanding the SMART health plan

Frequently asked questions

Small businesses need an easier, more affordable way to offer health care to their employees. An Anthem SMART plan can help you do both.

General

What is a Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan is an alternatively funded trust that offers group insurance. It is governed by trustees and bylaws that meet the requirements of the Georgia Department of Insurance (DOI).

Why choose the Georgia Chamber SMART Plan?

This plan offers:

- Competitive rates.
- 19 fully comprehensive medical plans (three of these are HSAs).
- Predictable, fixed monthly payments.
- A flexible choice of benefit plans.
- Broad networks through Anthem's Open Access POS and Essential Rx formulary (drug list).
- One ID card and one group number for medical, dental, vision and life and disability.

Who makes the decisions for the Georgia Chamber SMART Plan?

A board of trustees oversees the plan and ensures the plan complies with all applicable laws and regulations.

Are dental, vision, life, and disability options available?

Yes. They are available as discounted ancillary plans offered by Anthem. These are stand-alone, fully insured plans where the participating employer contracts directly with Anthem.

Eligibility

Who is eligible to participate?

The Georgia Chamber SMART Plan is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 eligible employees. The business must be located in Georgia and a member in good standing of the Georgia Chamber of Commerce or your local participating chamber. Married couples and domestic partner groups are not eligible.

Does the Georgia Chamber include all chambers of commerce members (such as the Albany Area Chamber of Commerce)?

The Georgia Chamber includes all of its affiliates who are members of the federation.

Are existing non-Affordable Care Act (ACA), Anthem groups eligible for the Georgia Chamber SMART Plan?

Yes. All existing groups are eligible. You can find more information in our Small Group Underwriting Guidelines brochure.

Do regular participation requirements apply?

Yes. You can find more information in our Small Group Underwriting Guidelines brochure.

Are there participation requirements?

Yes. The participation requirements are the same for this plan as they are for ACA. Please review our Small Group Underwriting Guidelines brochure.



Premium and product dues

Are there product dues?

Yes. Each group must pay product dues of \$4 per employee per month (PEPM) along with their medical premium. Groups will receive these two invoices from Anthem with one combined draft making it easier to track and pay their bill.

Are all premiums paid through electronic funds transfer (EFT)?

Yes. There will be two EFT transactions, one draft for medical and one draft for dental, vision, life, and disability products. Monthly drafts will occur on the first of the month of the effective date.

When does Anthem require the employer to pay their premium?

Premiums are invoiced on the tenth of the month prior to the due date, which is the first of each month.

Can changes be made to banking information once submitted?

Yes. A new EFT form is needed and should be sent to galocalsmartimpl@anthem.com.

Are groups eligible for product due refunds?

No. Retroactive enrollment adjustments will apply for product dues invoicing.

Are groups eligible for premium refunds?

No. Under this arrangement there will be no claims settlement at the end of the contract period.

What components are included in the premium equivalent rate?

A premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and a stop loss premium.

How is a premium equivalent rate determined?

There are multiple factors, including:

- 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.

- The location of your company.
- Benefits that are being offered.
- A broad range of SIC codes.

Quoting and renewal

Can a group join the Georgia Chamber SMART Plan at any time during the year?

Yes, but all participating employers in the Georgia Chamber SMART Plan renew on April 1 of every year and have an open enrollment around an April renewal date.

Can a current Anthem Small Group change to a Georgia Chamber SMART Plan before their renewal?

We prefer Small Groups wait until renewal to move, but we will consider exceptions. The group's broker should reach out to their Small Group Account Manager for more details.

How is the annual renewal increase determined?

An overall renewal increase is calculated based on projected claims for the upcoming policy year. Each participating employer's increase will then be calculated based on that employer's risk profile, which includes claim history, changes in the demographics, and the number of enrolled employees of the group.

How can I obtain rates and coverage options such as copays, deductibles, and medication coverage?

You can find all of the details on how to obtain a quote on the [Georgia Chamber SMART Plan site](#) in the Quoting New Groups section.

Does the quoted rate for the Georgia Chamber SMART Plan include PCORI fees?

The Patient-Centered Outcomes Research Institute (PCORI) fees are paid at the trust level and will be paid on behalf of the groups. Groups are not responsible to pay these fees directly.

Are fourth quarter carry-over deductibles accepted from prior carriers?

No, Anthem does not offer fourth quarter carry-over deductible credit. Anthem also does not accept fourth quarter deductibles on new groups from the previous carrier.

Can an employer terminate their plan at any time?

During the policy period, the employer may only elect to withdraw from the Georgia Chamber SMART Plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal, the group must give written notice at least 30 days in advance. If a group terminates their contract, they cannot be quoted for two years from their termination date.

What is the member's termination effective date?

The Georgia Chamber SMART Plan policy for member's termination date is end of the month.

Network

Is there a Georgia Chamber SMART Plan network of doctors and medical facilities?

The network for Georgia Chamber SMART Plan is our Open Access network with Essential Formulary with Rx Choice network. Out-of-network claims will be handled as explained in each Summary of Benefits and Coverage (SBC) and benefit booklet.

If a group currently has an Anthem policy, will their employees have to change their doctors?

The Georgia Chamber SMART Plan uses Anthem's broad Open Access POS network – one of the largest networks in the state. Employees can check to see if their doctors are in the network by using the Find a Doctor tool on [anthem.com](https://www.anthem.com).

Is a PEPM commission paid to brokers?

Medical commissions are paid to the brokers at the same rate as all of our products. Groups with two employees enrolled and sole proprietaries will pay \$10 PEPM. Groups with 3 to 50 employees enrolled will pay \$33 PEPM.

Can local agents sell this product and how do they sign up with Anthem?

All appointed agents are eligible to sell the Georgia Chamber SMART Plan. Information on how to become an appointed agent can be found at [anthem.com](https://www.anthem.com) in the Producer section.

How do appointed Anthem agents sell this plan?

When agents are appointed to sell medical, they are appointed to sell ACA and the Georgia Chamber SMART Plan. Information on how to become an appointed agent can be found at [anthem.com](https://www.anthem.com) in the Producer section.

Miscellaneous

Will Medicare be primary on the Georgia Chamber SMART Plan for groups?

No. Centers for Medicare and Medicaid Services (CMS) guidelines dictate that Medicare is not primary on the Georgia Chamber SMART Plan.

Does Anthem offer Consolidated Omnibus Budget Reconciliation Act (COBRA) for Georgia Chamber SMART Plan?

We follow the same COBRA guidelines as we do for fully insured groups. Groups over 20 can offer COBRA. Anthem does not offer administration assistance.

A SMART plan helps smaller employers receive the benefits they need with financial protection backed by Anthem.

To learn more, contact your Anthem representative.



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