

# Answers to frequently asked questions.

## Who is eligible to participate in the School Choice Consortium?

Members of School Choice Wisconsin Action (SCWA) that have a religious affiliation are eligible to participate.

## Why are only religious-based schools allowed to participate in the Consortium?

Federal law limits participation in the Consortium to organizations that have a religious affiliation.

## How does the Consortium differ from an association health plan?

Under the Church Plan Parity Act, groups or associations of religious schools may join together to form a single employer plan, which can create a favorable environment for plan administration. Association health plans (AHPs), on the other hand, can form a single employer plan, but under federal law they are still Multiple Employer Welfare Arrangements (MEWAs), which subjects the plan to state small group reforms and other requirements.

## How are required contributions determined?

The contribution required of schools for coverage under the Consortium is developed using a number of factors, including: age bands, area factors, industry factors and the ability to medically underwrite.

## Will each group within the Consortium have their own group insurance policy?

No. A master policy will be issued to the Consortium that will cover all of the schools that are enrolled in the plan. Each participating school, in turn, will be issued a filed and approved Certificate of Coverage upon enrollment, based on individual school selected plan design, that summarizes the benefits available to covered school employees and their covered beneficiaries.

## Will coverage under the Consortium be guaranteed issue?

Yes, guaranteed issue rules apply to all fully insured large group policies under federal law. Therefore, guaranteed issue rules apply at the Consortium level, meaning that, during sales/renewal discussions with the Consortium, we must offer and quote any product/plan we have that is available to other large group market customers.

## Is the Consortium subject to consumer protections such as no pre-existing conditions and the right of a child to remain on a parent's plan until age 26?

Yes. All of the PPACA consumer protection provisions that apply to the large group market, including the prohibition on pre-existing conditions and the age 26 coverage provision, also apply to the Consortium.

## Does the Consortium offer limited benefit plans—those that exclude some of the Essential Health Benefits?

No. The coverage provided to schools in the Consortium does not include limited benefit plans. Each plan will include all of the Essential Health Benefits that must be provided under large group policies under federal law.

## What is the benefit of participating in the School Choice Consortium?

Under the Consortium, the coverage is large group, which provides the opportunity for different rating factors and plan designs that are not typically available in the small group marketplace. In addition, the ability to join the Consortium means that school employers participating in the plan will enjoy the economies of scale that employers in the large group segment enjoy today.

## What are the underwriting requirements for School Choice Consortium?

Please reference the School Choice Wisconsin Action Quoting and Installation Checklist for a full list of requirements.

- For groups with under 20 enrolled employees, individual health statements are required for underwritten rates.
- For groups over 20 enrolled employees, a comprehensive member level census is required for underwritten rates.

## What products are available to School Choice members?

Members can choose from UnitedHealthcare medical, dental and vision offerings.

## Can employers work with their current broker and get a quote for School Choice Consortium?

Yes. Any UnitedHealthcare appointed broker is eligible to receive a proposal for the School Choice Consortium.

## What role does Infinity Benefit Solutions play as a General Agency?

As General Agent, Infinity Benefit Solutions Inc. (IBSI) is responsible for the oversight of the School Choice Consortium program. IBSI, in partnership with School Choice Wisconsin Action, UnitedHealthcare and participating brokers, will assist in the marketing and promotional efforts to establish and grow the program. IBSI will work directly with participating brokers throughout Wisconsin to provide expertise and education on medical and ancillary products, answer questions and support the process for rolling out the School Choice Consortium program across the state to SCWA faith based and religious affiliated schools.



**Contact your UnitedHealthcare representative for additional information.**

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