



## **Association Health Plan (AHP) Frequently Asked Questions**

**The new benefit for Tennessee REALTORS® new benefit for its members is an Association Health Plan (AHP). How do AHPs work?**

Association Health Plans (AHPs), under the U.S. Department of Labor's rule, are group health plans that employer groups and associations offer to provide health coverage for employees.

AHPs allow small employers and individuals to band together to purchase the types of coverage that are available to large employers, which can be less expensive and better tailored to their needs.

For the first time, working owners without other employees (including sole-proprietors / independent contractors) and their families will be permitted to join AHPs, creating a new path for these hardworking Americans to access affordable, quality health coverage. This is what Tennessee REALTORS® has made available to its members.

**When can I obtain a quote and enroll for the Association Health Plan?**

The Quoting and Enrollment Portal is available beginning March 18, 2019, and will close at midnight **May 1, 2019**. The EFFECTIVE DATE WILL BE JUNE 1, 2019.

**Is the Tennessee REALTORS® Health Alliance Plan available for groups?**

Yes. For group quotes please email [John.Blevins@hubinternational.com](mailto:John.Blevins@hubinternational.com) or call 615-468-3258.

**If I do not enroll myself or my group by May 1, 2019, when can I enroll in the plan?**

The next open enrollment will be March 2020. If a member or an employee within a group has a Life Event, that person may enroll within 31 days of the Life Event. Life Events are Birth or Adoption, Marriage, Domestic Partner Certification, Death, Divorce, or Loss of Coverage.

**I am currently enrolled in a medical plan. Can I terminate that plan and enroll in the Tennessee REALTORS® Health Alliance Plan?**

Yes. Please contact your current Medical Insurance Company regarding instructions to terminate your current policy.

**Do the medical plans cover pre-existing conditions?**

Yes! The Humana Medical Plans meet the Healthcare Reform Law guidelines for large groups, including Essential Benefits.

**Do the Medical Plans cover preventive care?**

Yes. Preventive care services are covered at no charge if you use a network provider.

**Will I be required to answer medical questions?**

Medical questions are not required to enroll for the Humana medical plans.

**How will I know if my doctor is a network provider?**

For the Humana plans there are two (2) networks. One is the Choice Care Network, and the other is Choice POS. Choice Care is Humana's national network. The Choice POS will be the network for the large metropolitan areas of TN (Knoxville, Chattanooga, Nashville, and Memphis). Your home zip code determines which network will be part of your medical plan. To find a provider, go to [www.humana.com](http://www.humana.com). Below is information about the hospital systems for the Choice POS.

Nashville	Tristar/HCA and St. Thomas/Ascension (excludes Vanderbilt)
Memphis	Baptist and St. Francis (Choice Care Network is the same as CPOS)
Knoxville	Covenant and UT Medical Center (excludes Tennova)
Chattanooga	Erlanger and Tristar/HCA (excludes Memorial)

**I have met all of my deductible and my out-of-pocket with my current medical carrier. Do I have to meet the deductible and out-of-pocket again in 2019?**

No, Humana will give you credit if you submit the most recent Explanation of Benefits (EOB) from your current insurance company.

**If I drop my Tennessee REALTORS® membership or leave my employer, can I keep my medical, dental, and vision plans?**

Yes. You may keep the plans under COBRA for 18 months or longer depending on the qualifying event.

If you have further questions, contact HUB International Customer Service.

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