



Local Chamber FAQs

What is Advantage 1 Health?

Advantage 1 Health is an easy, affordable way for employers to offer high-quality healthcare benefits to their employees. It gives small businesses in Indiana access to comprehensive healthcare benefits at rates usually reserved for larger businesses. These plans are available exclusively for businesses that are members of participating local chambers of commerce. They include the benefits, programs, and services that reflect your local communities.

How does it work?

When employers join Advantage 1 Health, they become part of a large, self-funded group that shares in the overall healthcare claims risk with other small businesses. As part of this group, employers enjoy financial protection backed by stop loss coverage from Anthem Blue Cross and Blue Shield, and a flexible choice of plans designed exclusively for Advantage 1 Health plan participants. Lower, predictable costs and easier administration make it a great alternative to Affordable Care Act (ACA) insurance programs.

The healthcare provider network and customer service for Advantage 1 Health is provided by Anthem Blue Cross and Blue Shield. Anthem offers the largest, most comprehensive provider network in Indiana. Participants also have access to the Blue Cross Blue Shield Global® Core program through the Blue Cross Blue Shield Association, which includes 1.7 million doctors and hospitals nationwide that contract with Blue Cross Blue Shield companies, more than any other insurer.

Eligibility & Participation

Who can enroll?

Businesses must:

- Be domiciled in Indiana
- Have 2-50 total employees with a minimum of two enrolling in the medical plan.
- Be in good standing with a participating local chamber

Can chamber staff enroll?

Yes. Chambers can enroll if they meet eligibility requirements and join the plan like any other employer.

Chamber Responsibilities

What is required of chambers to participate?

Requirements are minimal. Chambers must:

- Sign an MOU with One Southern Indiana
- Verify chamber membership for groups enrolled, upon request
- Share Advantage1 Health marketing materials as desired

No administrative work, claims involvement, or financial risk is placed on the chamber.

In addition, if Chambers also agree not to promote or endorse any other competing employer group health benefit program for small employers, 1SI will share a portion of the product dues charged to all enrolling employers in the amount of \$1.00 per enrolled employee, per month.

Can chambers promote other health plans?

If a Chamber desires to participate in the product dues revenue sharing program, no, they may not promote other competing small business health plans. If a Chamber participates in the non-revenue sharing program they may promote competing small business health plans.

What counts as a competing plan?

Competing plans are any other health benefit programs designed for small employers (those with fewer than 50 employees) that function like traditional medical insurance. This includes:

- Chamber health plans sponsored by other carriers
- Level-funded or self-funded small-group programs
- Any program marketed to small employers as a health insurance alternative or replacement

What does *not* count as a competing plan?

Chambers are encouraged to continue strong relationships with local hospitals, healthcare providers, and insurance carriers. These organizations can absolutely remain members of the chamber and participate in events, sponsorships, and community outreach. The only limitation is that chambers should not co-brand, promote, or endorse other small-employer medical benefit products that directly compete with Advantage 1 Health.

Examples of programs and partnerships that **do not** count as competing plans include:

- Wellness or preventive health initiatives with local hospitals or health systems
- Sponsorships, health fairs, or educational events
- Supplemental insurance programs (e.g., Aflac, Colonial Life, disability, life, dental, or vision plans)
- Worker wellness or safety programs
- Local health challenges or screenings

Why is exclusivity required to share revenue?

The reason for the request for exclusivity is to protect the integrity and long-term success of the Advantage 1 Health MEWA. We're simply asking that participating chambers not endorse, promote, or co-brand any other small business health plan that directly competes with Advantage 1 Health. This ensures:

- Clarity in the market – Eliminating employer confusion caused by competing plans that have removed carrier branding (We've seen a lot of recent confusion on this!)
- Protection of shared marketing investments – We'll be investing in chambers that participate and we want to ensure the investment and marketing focus benefits this program, not redirect leads to competitors.
- Consistency and trust – Keeping chambers aligned around one clear, credible product.

Chamber Benefits & Revenue

How do chambers earn revenue?

Chambers that participate in the Advantage 1 Health program and sign the exclusivity agreement with One Southern Indiana receive a monthly revenue share for every employee enrolled by a member business.

- \$1 per enrolled employee at launch with expected growth as the program scales
- Revenue is based on the total number of employees covered by chamber-member businesses within your geographic area.

Example:

If a chamber member business enrolls 10 employees, your chamber earns \$120 per year (10 employees × \$1.00 × 12 months).

These payments are in addition to your regular membership dues, meaning every new employer that joins your chamber to access Advantage 1 Health creates a new, recurring revenue stream.

This structure reflects One Southern Indiana's commitment to rewarding chambers that actively partner in the program, helping grow both membership and local business access to affordable health benefits.

What support do chambers receive?

- Co-branded marketing toolkit (email templates, social posts, flyers)
- Quarterly enrollment and revenue reports
- Membership list for verification
- Access to press releases and PR support
- Listing on the Advantage1 Health website as a participating chamber

Marketing materials will be co-branded with **Advantage 1 Health + Local Chamber**

Sales

How is the program sold to employers?

Any broker that is appointed and authorized to sell Anthem Indiana products may also offer Advantage 1 Health to small employers. Brokers do not need to be chamber members to participate

Program Structure & Cost

How is pricing determined?

The plan is medically underwritten, meaning an employer's contribution amounts are based on their health risk profile. Medical underwriting allows for healthier groups to potentially save **30–40%** compared to traditional ACA small-group premiums.

Other factors that impact the employer contribution rates include:

- Average age and gender of enrollees
- Number of enrollees
- Location of employer
- Benefit package selected

At renewal, rate adjustments will be calculated based upon a projection of the claims for the upcoming policy year for the entire Advantage 1 Health MEWA. The rate adjustment for each participating employer will then be calculated based on their specific risk profile and claims history, as well as any changes in their demographics and number of enrollees. All employers enrolled in the plan are guaranteed to receive a renewal quote.

What does an employer pay?

- Monthly premium equivalent rates, paid to Anthem.
- \$5 per-employee product dues, billed by Anthem and remitted to Advantage 1 Health
- Annual chamber membership dues, paid directly to the participating chamber of their choice

Does the program include any ancillary benefits such as dental and vision?

Yes, participating employers are eligible for other plans, such as dental and vision, offered by Anthem. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem. Anthem offers a combined billing service that will invoice employers for their Advantage 1 Health contribution in addition to premiums for any ancillary benefits purchased.

Timeline & Launch

When will the program launch?

- Our launch date is April 1, 2026
- Quoting begins immediately
- Chambers may launch once their MOU is signed

What happens next?

- Marketing toolkit provided at launch
- Press and social media rollout statewide
- Participation list added to 1Si website
- Quarterly reporting begins Q1 2026
- Follow-up webinar after DOI approval

Contact Information

Who should chambers contact with questions?

Program Administration:

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