

ASSOCIATION HEALTH PLAN PRACTICE

OVERVIEW

Members of our association health plan team have thirty years of experience representing association health plans. We help association health plans build the type of large-employer solutions which are typically not available to small and medium size firms. Our practice includes:

- The formation of new association health plans
- Negotiation of agreements with insurance carriers and other vendors
- The formation of captive insurance companies when appropriate to advance the interests of the association health plan
- Health insurance design
- Compliance with the myriad federal and state statutes and regulations governing health insurance and association health plans
- The establishment of “best practice” governance structures for association health plans and related entities
- Compliance with the ERISA rules applicable to association health plans, particularly the prohibited transaction rules.

A successful association health plan can provide the following “large employer” benefits to member firms:

- Group purchasing power in the marketplace, allowing the association health plan to negotiate low administrative fees as well as obtain the best available provider discounts
- Comprehensive wellness programs which afford association health plan participants with the resources to become the healthiest citizens in the nation
- Around-the-clock telemedicine services
- Advocacy services which assist association health plan participants in navigating our country’s complex health delivery system so they can obtain the highest quality care at the best price

- Cutting-edge online enrollment platforms of the type offered to employees by the largest and most sophisticated employers.

RELATED CAPABILITIES

- Employee Benefits & Executive Compensation
- Insurance & Reinsurance

EXPERIENCE

- Representation of a board of trustees in connection with the operation of an association health plan covering 1,750 employers who are members of the same trade association.
- Formation of an association captive insurance company that offers health insurance through a fronted reinsurance arrangement to members of an association made up of over 5,000 member firms throughout the U.S., including the negotiation of reinsurance agreements with several health insurers.
- Representation of two different associations in the formation, from scratch, of start-up association health plans.
- Representation of an association health plan in connection with the acquisition of another association plan.