

# OSCC Endorsed Plan FAQ (for employers)

## Who is WHA Insurance?

Wilson Heirgood and Associates (WHA Insurance Agency, Inc.) was established in 1950 in Eugene, Oregon as an all lines insurance agency. In 1979, the model was enhanced and developed into specialized departments.

In 2019, the Wilsonville office was opened to serve the Portland Metro and surrounding areas.

WHA serves 50 states in the transportation industry, OR/WA/ID/CA in Employee Benefits, and serve Public Entities, including the Oregon Fire Chiefs Association.

WHA is part of the Eugene, Wilsonville, and Native American Chambers, as well as OSCC and the Latino Business Alliance.

## What accreditations and accomplishments does WHA have?

- Contributors to safety training manuals published at Oklahoma State University.
- 2018 presented at the Cascade Occupational Safety & Health Conference.
- 2019 lectured at the Governor's Occupational Safety & Health Conference.
- 2017-2019 won Healthiest Employer 2-99 by Portland Business Journal.
- 2012-2014 consulted with Oregon Department of Insurance traveling the state to introduce the Affordable Care Act to businesses.
- Published author of Amazon's #1 Best Seller *Health Insurance Secrets Revealed: How to understand insurance*
- Certified Insurance Counselors
- Six Sigma Green Belt Certifications

## How does a business participate in the OSCC Endorsed Plan?

First, your business must be a member in good standing with a local chamber of commerce who is a member of the Oregon State Chamber of Commerce (OSCC).

When requesting a quote, a business must select the chamber of which they are a member in order to receive a quote. Businesses belonging to multiple chambers will select only one when signing up. Membership will be verified through the local chamber.

If your business is not currently a member of a chamber, we encourage you to contact your local chamber of commerce regarding membership.

## Are there additional fees besides local chamber membership to participate?

No. This is a benefit of membership which is available to businesses through your local chamber's membership in OSCC.

## How does this plan compare to other similar plans, such as the Bend Chamber and OBI?

The OSCC Endorsed Health Plan Program utilizes small group rates. The plan has set rates on the Life/AD&D and specific dental plans not available outside the chamber.

The Bend Chamber and OBI utilize large group rates and require businesses to comply with large group requirements of COBRA and 5500 filings. They also require an additional membership fee to have access.

## What is the difference between an Association Plan, a MEWA, and an Endorsed Plan?

Association Health Plans (AHP) allow small employers to band together for the purpose of gaining access to large group health plans and rates.

The Association must not be created for the purpose of buying insurance, but it can be utilized to buy insurance if they have another business or common purpose.

A Multi-Employer Welfare Arrangement (MEWA) allows members to participate in a large group purchasing pool. Programs try to offer competitive rates without compromising the benefit offering.

An Endorsed Health Plan is a plan offered by an insurance consultant and that has been approved by the insurance carrier and board of an association. It utilizes Small Group rates and may have specific plans and rates not found outside of the association.

## Can the Health Assessment disqualify a group for pre-existing conditions?

No.

The main reasons that Regence offers the incentive is for two reasons:

- Try to keep individuals healthy and help find resources before issues may arise.
- They want to keep their costs down by promoting wellness before a major situation happens, i.e. kidney failure, heart disease, diabetes, etc.

## What are the staff requirements?

A business must have:

- Oregon workers' compensation insurance
- 2-50 employees
- At least one W2/statutory employee must enroll in the plan

## What are the employer enrollment requirements?

In order to have a group plan, the group must meet the following criteria:

- Must have Oregon Workers' Compensation Insurance
- Employer must contribute a minimum of 50% of the employee's premium

- No more than 1/3 of eligible employees can decline coverage
  - Employee can waive for other credible coverage such as OHP, Medicare, VA, Tricare, or spouse's group plan.
- Eligibility for insurance can be set by employer between 17.5 and 40 hours/week
- At least one W2/statutory employee must enroll in the plan in order for the owner to participate in the group plan

## What if only one of my staff enrolls?

So long as the statutory (W2) employee enrolls, it can still be a group plan.

Regence will require additional documentation from a business if less than five staff enroll.

At enrollment, includes three-months of payroll reports and one year of personal tax returns.

- Sole Proprietor: IRS Form 1040, first 2 pages and Schedule C, E, or F
- Partnership: IRS Form 1065, first 4 pages and Schedule K-1
- C Corporation: IRS Form 1120, first 4 pages
- S Corporation: IRS Form 1120S, first 4 pages and K-1

## Where do I find the link to request a quote?

Shortened URL: [bit.ly/PlanQuote](http://bit.ly/PlanQuote)

Long URL: <https://form.jotform.com/91736148715160>

## Regence Medical Provider Search

[https://www.regence.com/web/regence\\_producer/finding-doctors](https://www.regence.com/web/regence_producer/finding-doctors)

Click <Find a doctor>

Click <Choose a Network>

Type <Preferred Network>

Click <Confirm Selection>

On Upper Right Corner, [update location]

Look up by <All Categories> or by [Provider by name]

## LifeMap Dental Provider Search

<https://sdmwplm1.wonderboxsystem.com/MWP/Landing>

On Right Side, [type Zip Code]

Click <Search>

You can filter or look up by name

## Who do I contact if I have questions?

For Questions regarding insurance plans:

Gladys Boutwell 800-852-6140 [gboutwell@whainsurance.com](mailto:gboutwell@whainsurance.com)

For Questions regarding OSCC Chamber Participation in the program:

Colene Martin 541-441-2597 [colenem@oregonchamber.org](mailto:colenem@oregonchamber.org)

Jessica Chambers 503-363-2182 [jessicac@oregonchamber.org](mailto:jessicac@oregonchamber.org)