



Employers Health Insurance Exchange  
By Invitation Only

The Patient Protection Affordable Care Act (PPACA) has fundamentally transformed our health care delivery system and the role of employer sponsored health plans. Health insurance has now become an individual responsibility and not so much an employer's moral responsibility. A private health insurance exchange recognizes and adopts this fundamental transitional change in how health care is perceived, purchased and delivered in this country.

Private benefit exchanges are the future of employee benefits. A private exchange is a benefits store where employees can select the coverage that best suits their needs. Employers save money, get multiyear, predictable benefit budgets as well as streamlined, lower cost administration. Employees save money, get the right benefits for their individual needs, understand and appreciate the value of their benefits. Plan participants become more involved with their health care.

Employers Health Insurance Exchange (EHIX) provides employers a cost effective alternative to traditional group health insurance benefits in full compliance with the PPACA,

A defined contribution plan is the core of a successful private exchange strategy. The employer sets aside a fixed dollar amount to be selectively applied toward benefits by plan participants through an on-line store of benefit options. The private exchange provides decision support, a streamlined purchasing system, end-to-end transaction processing and ongoing service. The key to the overall success of the exchange is personalization through technology and service.

Employers are relieved from most on-going administrative responsibilities, unpredictable budgetary overruns and the annual renewal process that takes time and planning away from core business activities. In essence, employee benefits can be outsourced in whole or in part to benefit experts.

Employees get to choose from a wealth of options to include various levels of group health insurance plan options including HSA's, life insurance, disability insurance, vision & dental insurance, Medicare & retiree plans, and other ancillary benefits such as GAP plans, indemnity coverage, pet insurance, prepaid legal insurance and auto & home insurance.

EHIX offers a unique program unlike any other private health insurance exchange currently in the market today. While the EHIX provides a broad array of coverage including PPO plans, EHIX has partnered with key community medical caregivers to provide a Community Based Medical Home to plan participants. These providers work together to provide holistic, comprehensive care that results in higher quality of care at lower costs.

The value proposition of EHIX differs from public exchanges in some important ways. EHIX is flexible and can be customized to address the needs of any employer group, unlike public exchanges which are targeted to individuals and small groups. EHIX can design benefits with robust multichannel employee

decision support. EHIX provides a broader range of retail products such as dental and life insurance and even non-insurance products than public exchanges can offer.

EHIX platform advantages include:

#### Administration

- On-line enrollment for all benefits
- Easy, single point access to all benefit brochures! plan documents, summaries & highlights
- Single entry for termination notice for all benefits for all carriers
- Centralized access to HR
- Full integration with existing payroll system
- Capture employee acknowledgement for all required employer notices
- Reporting tools for notification, compliance & other HR management functions
- Consolidated billing, reconciliation & payment including billing collection, remit payments to carriers, billing adjustment tracking

#### Benefits

- Customized health plans based on employee's unique needs
- Self-funded plan options, fully funded with money back feature
- Ancillary products to include dental, vision, disability, life, pre-paid legal, auto & home, pet insurance and various indemnity plans such as critical illness, accident plans, Gap coverage.

EHIX provides compliant PPACA plans eliminating potential employer sanctions and on-going service and support necessary for participants to continue to remain compliant.

Employer membership in EHIX is through invitation only. In order to keep the exchange competitive on a long term basis, EHIX considers each employer's application for membership through a comprehensive evaluation process.

For more information visit [www.EmployersHIX.com](http://www.EmployersHIX.com) or write [RiskManager@RiskManagers.us](mailto:RiskManager@RiskManagers.us)

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