

# FAQ

## Frequently Asked Questions for the AVMA Trust Association Health Plan (AHP)

### What is an Association Health Plan?

An Association Health Plan (AHP) allows small employers with common business interests to band together to enroll themselves and their employees into a health plan. AHPs:

- Provide greater negotiating power with insurance providers
- Reduce the administrative burden for small businesses
- Provide access to health coverage typically only available to large employers

### Where can I learn more and stay up to date on the AVMA Trust AHP?

You can learn more at [AVMATrustAHP.com](http://AVMATrustAHP.com).

### What are the requirements to enroll in the AHP?

- All licensed veterinarians must be active members of the AVMA
- The practice must have 2-50 employees (owners can be included) who work 30 hours or more per week
- The practice must primarily conduct business in one of the currently eligible states. Visit [AVMATrustAHP.com](http://AVMATrustAHP.com) to view the complete list
- Coverage must be offered to all employees, with 75% of all eligible employees enrolling in coverage unless they have a valid waiver (a valid waiver can include individuals covered elsewhere under a group health plan, on COBRA, or with state-sponsored assistance such as Medicaid or Medicare)
- The practice must pay at least 50% of the rate of the lowest plan (Employee Only) offered to employees

### How much does the AVMA Trust AHP cost?

Rates for the AHP are based on your zip code, age of eligible members (in that zip code) and gender. Participants can choose between rates for 1) Employee Only, 2) Employee + Spouse, 3) Employee + Child(ren), or 4) Family. As an employer, you must pay 50% of the lowest single rate plan you are offering, per participant. Note: you may be eligible for tax credits up to 50% of your paid contribution to employee health plans.

### When will rates for the AHP change?

Your plan options and rates will not change until January 1, 2021.

### How many plan options are available through the AVMA Trust AHP?

Employers can choose up to three (3) plans out of six (6) plans offered through the AHP.

## **Frequently Asked Questions for the AVMA Trust Association Health Plan (AHP)**

### **How many documents do I have to submit to enroll into the AHP?**

We have provided a checklist of all of the required documents in this packet. You must submit all of these with your final submission.

- Final quote (provided by HUB)
- Final census
- Signed AVMA Employer Participation Agreement
- Master application
- Proof of AVMA membership (provided by HUB)
- Proof of business
- Proof of wages

### **What is the Participation Agreement?**

The Participation Agreement is a document outlining the rules of the AVMA Trust AHP. You must sign this document, certifying that you meet these requirements.

### **What is proof of Association Membership?**

Once your completed paperwork is submitted, HUB will generate a proof of Association Membership for each veterinarian provided in the practice census on your behalf.

### **What is considered proof of business?**

Your most recent wage report or payroll records, Articles of Incorporation, Articles of Organization, Certificate of Organization, Certificate of Limited Partnership or Limited Liability Company organizational documents.

### **What is considered proof of wages?**

Your quarterly wage and tax report; your most recent quarterly wage report which includes practice name and shows individual employees with the over 3 months; or W-2s for existing employees or W-4s for newly hired employees to validate they are employed with your organization.

### **What if I am (or an employee is) not on the wage and tax report?**

You will need to submit a Supplemental Employment Verification form.

### **When will my identification cards be provided?**

7-10 business days after all documents are received and approved, ID cards will be sent to all enrollees.

### **Who do I call with questions or status on my enrollments?**

Call the AVMA Trust AHP toll free number, 833-454-LIFE (5433).

Still have questions? Learn more at [AVMATrustAHP.com](http://AVMATrustAHP.com) or contact us at **833-454-LIFE** (5433).

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