

SALA Healthcare Program

Frequently Asked Questions

The following FAQ are general to the SALA Healthcare Program.

For Component Specific FAQ:

[Click here for Apex FAQ](#)

[Click here for Sedera FAQ](#)

1. What's the catch?

- The SALA Healthcare Program is not for everyone. We estimate that it's a great option for about 80% of our community. For example, those who have a pre-existing condition, or anyone who is pregnant or planning to become pregnant should research this program in-depth to determine if it's right for them.
- This program and its cost-sharing platform require you to be an active participant in your healthcare. There's a little more legwork, but we think it's worth the savings!
- For many organizations, the SALA Healthcare Program should be one option in a menu of benefits for your employees. It's not a one-size-fits-all program, so we feel its wise to give your employees options.

2. How are the costs so low?

- The Steamboat Springs Chamber has partnered with the Small Association Leadership Alliance (SALA) who is a consortia or alliance of small associations, chambers and societies, who together through their combined buying power, have made this program and its meaningful discounts possible.

3. Is this program ACA Compliant?

- Yes! The SALA Healthcare Program is Affordable Care Act (ACA) Compliant because it contains a Minimum Essential Coverage (MEC) plan. MEC is the coverage an individual must have to comply with the individual mandate and avoid the individual mandate penalty tax – and that large employers may be required to offer to avoid the “non-offering employer” penalty (Penalty A). A MEC plan must cover 100% of the Centers for Medicare & Medicaid (CMS) listed preventative and wellness benefits. This coverage is the minimum the law allows for and has absolutely no sick coverage. The plans satisfy the Employer Penalty A and the Individual Mandate Penalty.

4. How do I know this program won't disappear like so many others in the past?

- There are no guarantees in life, but Apex and Sedera are not new to the industry and neither is the medical cost sharing model. This model has a 30 year history and is rapidly growing. Industry-wide it has over a million members with over a billion dollars in sharing across communities.
- The Steamboat Springs Chamber and our partners are committed to expanding the SALA Healthcare Program. We will continue to pursue more options to diversify our healthcare offerings and ways to fill coverage gaps.

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5. Are part-time employees eligible?

- Yes – all full-time, part-time and seasonal employees are eligible. Dependents of the employee are also eligible for coverage.

6. Are 1099 employees eligible?

- 1099 employees are eligible as long as they are members of the Steamboat Springs Chamber and in good standing.

7. When does my coverage start?

- If you sign up by the 19th of any given month then the effective date will be the 1st of the following month. If you sign up after that date, then the start date will be the 1st of the month after. For Example: If you sign up on November 15th, coverage will begin December 1st. If you sign up on November 23rd, coverage will begin January 1st.

8. Can you explain the 4-year rate lock?

- The rate lock is a guarantee from Apex that the rates for the preventative care plans will not increase more than 3% on a cumulative basis over a 4 year period.
- “Cumulative basis” means, for example: if there is no increase in year two, it could increase up to 6% in year three.
- To put it another way, rates will not increase more than 9% over 4 years.

9. What about Sedera’s rates? Will they go up?

- Sedera’s rates will not go up without input from its members and a Board of Directors vote.
- Sedera will consider a rate increase if “prorating” occurs 3 out of 6 months at any given time. Prorating is how Sedera addresses a month where patient needs exceed monthly shares. For more information on prorating, please see the [Sedera FAQ document](#).

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11. What if I don't see my doctor or provider?

- Bear with us! The Steamboat Springs Chamber is working with all the local providers to ensure you have access to a wide variety of options.
- Anyone can nominate a local provider to be part of the network.
- To nominate a provider, please visit:
<https://www.multiplan.com/nominate/nominate.cfm?type=patient>

12. What if I change jobs?

- There is a 60-day grace period built into the SALA Healthcare Program. If your new employer is a Chamber member, you simply need to transfer your plan to the new company. If your new employer is not a Chamber member, you can join the Chamber as an individual.

13. Can someone opt in for only an Apex plan? Or do they have to choose both Apex & Sedera?

- Yes, they can choose Apex only, but it isn't recommended. They cannot choose Sedera only.

14. Are any of these materials available in Spanish?

- Not currently, but our partners at SALA are working on it! Please stay tuned for Spanish-language materials.

15. Who can I contact with questions?

- **For General Program or Chamber Questions, contact Vic Walker: 970-879-7004.**
- **For Apex Questions: (866) 826-5317**
- **For Sedera Questions: (855) 973-3372**