

KENTUCKY NONPROFIT NETWORK  
**EMPLOYEE BENEFITS**  
PROGRAM

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# Health Insurance in Kentucky

KNN Employee Benefits Program Administrator:



# Changes in Health Insurance Options



## Current Landscape

In Kentucky, the health insurance landscape has evolved with various public and private options, driven by policy changes, demographic shifts, and economic factors. This includes a decrease in fully insured carrier options and new self-funding options.

Anthem  
United Healthcare (UHC)

Level-Funded Programs  
Self-Funded Programs

Medicare  
Medicaid  
ACA Marketplace

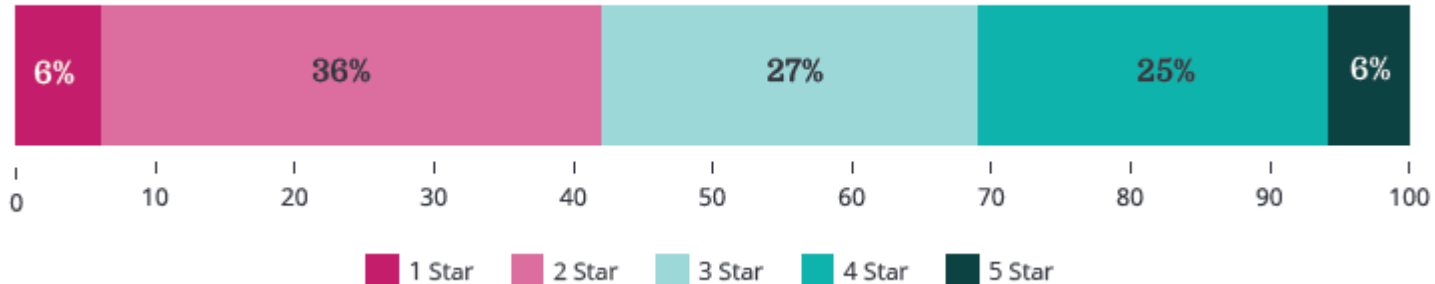
# Provider Consolidation is impacting the market !

## Impact of Consolidation on Prices

Researchers have found that in nearly every case, market consolidation leads to higher prices for employers, purchasers, and patients. **Nationwide, hospital mergers increase the average hospital price by 6-18%.<sup>8</sup>**

## Prices are Not Correlated with Quality

Kentucky Hospitals



# New Procedures has/will impact pricing !

Breakthrough gene replacement therapies are anticipated to:

Reach up to  
**\$35-40B**

estimated cost in  
the U.S. by 2032<sup>1</sup>

Include more than  
**25**

new gene therapies to receive  
FDA approval through 2026<sup>2</sup>

- Luxturna \*\$850K one-time therapy
- Zolgensma\*\$2M one-time therapy.
- Zynteglo \*\$2.8M one-time therapy
- Skysona® \*\$3M one-time therapy
- Hemgenix® \*\$3.5M one-time therapy
- Roctavian \*\$3M one-time therapy
- Elevidys \*\$3M one-time therapy.
- Casgevy \*\$2.2M one-time therapy
- Lyfgenia \*\$3.1M one-time therapy
- Lenmeldy \*\$4.25M one-time therapy
- Beqvez \*\$3.5M one-time therapy



An **Association Health Plan (AHP)** is a type of group health insurance plan that allows groups of employers to band together through an association to purchase health coverage as a single large entity.

By pooling resources and members, they can often negotiate better rates and benefits than individual employers or individuals could obtain on their own.

# Key Benefits of the Association Health Plan

## 1. Affordable Premiums

We offer competitive premium rates for association members, ensuring that you can protect your employee's health without breaking the bank. We focus on rate stability to help your organization avoid cost swings from year to year that can wreak havoc on your budget.

## 2. Extensive & Flexible Coverage

We understand that everyone's healthcare needs are unique. Our program provides a wide range of coverage options, including doctor visits, hospital stays, prescription medications, preventative care, and more! You'll have access to flexible plan options that include a network of trusted healthcare providers in your area.

## 3. Simplified Enrollment & Billing

Our program offers an online benefit platform, consolidated billing carriers, collection of premium contributions, and accurate, secure files promptly transmitted to insurance carriers - saving you precious time.

## 4. Health & Wellness Programs

As part of our commitment to your wellbeing, the Anthem plan includes access to various health and wellness programs. Your employees' journey to a healthier lifestyle is important to you and us.

## 5. Stay Compliant

We want to help you focus your attention where it's needed most - on your organization's mission. Our partners at CAPSTONE provide the guidance your nonprofit needs to ensure compliance with all regulations and administration of COBRA.

## 6. Invest in a Strong State Association Serving You

Participating in the KNN Employee Benefits Program is an investment in your employees, your nonprofit, your organization's ability to accomplish its mission, AND is an investment in a strong state association to serve you and advance our sector.

## MEDICAL

- Multiple Anthem medical plans available, including PPO, HRA, and qualified HSA plans
- Wellbeing solutions and incentives to help employees take action with holistic wellbeing

## VISION

- Bundled with Anthem's KNN medical plan
- Benefits include eye exam, lenses copays, and allowances for frames & contacts

Included in the KNN Employee Benefits Program are administration services through Capstone Administrators so you don't have to worry about managing your healthcare benefits. Services include:

## ENROLLMENT & BILLING

- Benefitsolver® online platform for eligibility and enrollment
- Single point of entry for most all insurance carriers
- Consolidated billing for core carriers in one combined invoice that includes all lines of coverage
- Built-in COBRA management

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Bundled with Anthem's KNN medical plan
- For employees and their household members
- Face-to-face and virtual counseling options

## ADDITIONAL PLAN OPTIONS

- Dental Insurance
- Medical Air Services
- Life & Disability Insurance

## ACCOUNTING

- Collection of premium contributions
- Reconciliation for key vendors and each KNN group's account
- Record keeping for funds in and out

## RISK MITIGATION

- Accurate, secure files promptly transmitted to insurance carriers
- Regular audits to prevent costly errors

# Additional Services Included

## DATA ANALYTICS

Anonymous claims data is downloaded from Anthem into data analytics software monthly. Nonprofits with 50+ covered employees may receive annual utilization reports designed to help you understand how employees use their health plan and help us negotiate better renewals on your behalf.

## ZYWAVE

Zywave puts HR and benefits compliance tools at your fingertips to help you achieve successful employee management. Zywave offers an award-winning library that includes comprehensive online resources such as HR tools, forms, news, updates, posters, and video training. You'll also find up-to-date information on state employment laws.

## RATE STABILITY

The KNN Employee Benefits Program provides rate stability year over year by limiting variability of annual cost increases that can be difficult for a nonprofit's operating budget. We strive to limit to a 20% change in risk factor in any one year.



# KNN Current Membership

KNN Health Plan Employers = 64

Sizes Ranging from 1 to 82 Enrolled Employees

Total Covered Employee Lives = 787

Non-Association Groups = 3

Non-Association Group EE Lives = 46

New Groups in 2024 = 19

# Questions/Comments?



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