

Benefits & Insurance Solutions



Employee Benefits, Retirement
Services, Property & Casualty Products

HBA works with CCA Rx!



Designing employee benefits for the healthcare industry is uniquely challenging, especially with rising costs and ever-evolving regulatory requirements. To attract and retain highly skilled individuals, healthcare organizations must offer competitive employee benefits packages — and utilizing insurance providers with extensive experience with hospitals and healthcare workers can help you do just that.

WHA partners with HBA Trust (HBA) to bring members a solution that can assist with better plan designs, lower costs, and rate stability. HBA was developed in the early 1990s in response to discussions on healthcare reform in America. Through HBA, several hospital systems capitalized on group purchasing of health and welfare benefits, giving them greater negotiation power within the industry. The strength and scale of HBA creates opportunities for your organization to balance risk, control expenses, and increase purchasing power.

HBA can negotiate financial arrangements, and multi-year rate guarantees that save clients on average 25%. HBA combines the design and underwriting flexibility of a stand-alone company with the clout and stability of a one-million-employee organization.

Custom Benefit Programs Enhanced for WHA Members



Group Life
Insurance



Short and Long
Term Disability



Dental
Insurance



Rx Program-
Carve out with CCA Rx



Prescription Drug
Coverage



Medical
Stop-Loss



Vision
Care



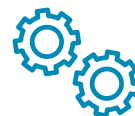
Executive
Benefits



Enrollment
Communication



Voluntary
Products



Absence Management
Services

What These Products Mean for You

- Higher tolerable loss ratio underwriting, equating to lower plan costs.
- Proprietary pricing.
- Unique relationships with best-in-class carriers.
- Extended rate guarantees well above what a separate entity could receive on its own.
- Reduced administrative fees.

An Integrated Approach to Client Care

Manage Your Plan

- Claim Advocacy
- Open Enrollment Support
- Carrier Management (Contracts, Audits, etc.)
- HR Technology (Payroll, Benefits Administration, HRIS)

Design Program(s)

- Strategic Consulting/ Multi-year Strategy
- Needs Assessment
- Competitive Benchmarking

Understand Costs

- Analytics & Actuarial Tools for Fully Insured and Self-funded Plans (Predictive Modeling, Underwriting, Contribution Modeling, etc.)
- Procurement/Pooling Programs (Stop Loss, Life/DI, Retirement Vendors)
- Proprietary Contracts for PBM with CCA Rx
- Innovative Concepts (Captives, Reference Based Pricing, Discount Rx Programs, etc.)

Develop Clear Messaging

- Enrollment Support
- Decision Support
- Newsletters
- Branding
- Mobile Versus Print



Drive Engagement

- Dedicated Engagement Specialists
- Health & Financial Wellness Strategy
- Program Designs
- Vendor Selection
- Program Management

Monitor Regulations

- Dedicated ERISA attorneys*
- Compliance Audit/Checklist
- Training Resources/Portal
- 5500 Filings
- Seminars/Webinars
- COBRA, HIPAA, FMLA, etc. Preferred Vendors

**HBA/NFP do not provide legal advice.*

HBA Works with CCA Rx!

WHA's Community Care Alliance's Pharmacy Benefit Plan, CCA Rx, can help you navigate the confusing process and take care of it for you!



What if you could save money for not only your organization, but also your employees? To date, the CCA Rx has achieved close to 50% savings for members compared to previous PBM relationships. Additionally, the CCA Rx consistently provides a significantly higher rebate per script, while member (employee) costs per script are down.



CCA Rx is a proud partner of Mark Cuban's Cost Plus Drug Company.

If you are a self-funded employer, you are eligible to participate in CCA Rx.

- Complete control and flexibility with formulary development and management. You also control who fills your scripts and your physicians develop prescribing patterns appropriate for your area.
- Ability to customize your formulary to meet employee needs. It includes options for specialty and other high-cost drugs.
- Access to 340B pricing for members when appropriate.
- Complete transparency with your prescription plan and where the money is going. It includes what you are paying for the drug, fill/admin fees, and 100% of downstream rebates are returned to the individual employer plan, which are not shared between a PBM and broker.
- Easy to implement and manage as the program aligns with your insurance plan renewal, with zero disruption. CCA works with FairScript to manage the program and report back to you.
- Added employee benefits per individual organization's discretion.
Example: Waived deductible and co-pays, travel reimbursements, etc. for employees who utilize participating pharmacies.

Reach out to Tom.Northey@wha1.org to learn more about CCA Rx.



Rural Healthcare Property & Casualty Expertise & Focus

HBA's client-centric approach supports long-term relationships focused on empowering you to overcome their most significant risk management challenges.

Their experts across industries, products, and programs work closely with you to understand your specific risk exposures, develop customized insurance solutions, and provide proactive insight and support to enhance outcomes.

Helping you understand and mitigate risk!

Services

- Property & Casualty Insurance
- Medical Malpractice
- Workers Compensation
- Occupational Health & Safety
- Captives & Alternative Risk
- Complex Risk
- Actuarial

Claims Management

- Claims Support
- Coverage Analysis
- Litigation Management
- Claims Advocacy
- Reserve & Settlement Evaluation
- Claim Reviews

Analytics

- Best-in-class Technology
- Benchmarking
- Advanced Catastrophe Modeling
- Private Data Lake
- AI-supported Data Enrichment
- Customized & Dynamic Claims Data
- Secure & Private Document Exchange
- Real-time Digital Asset Access

A Retirement Powerhouse

When it comes to setting up and managing retirement plans, doing “OK” isn’t doing nearly enough.

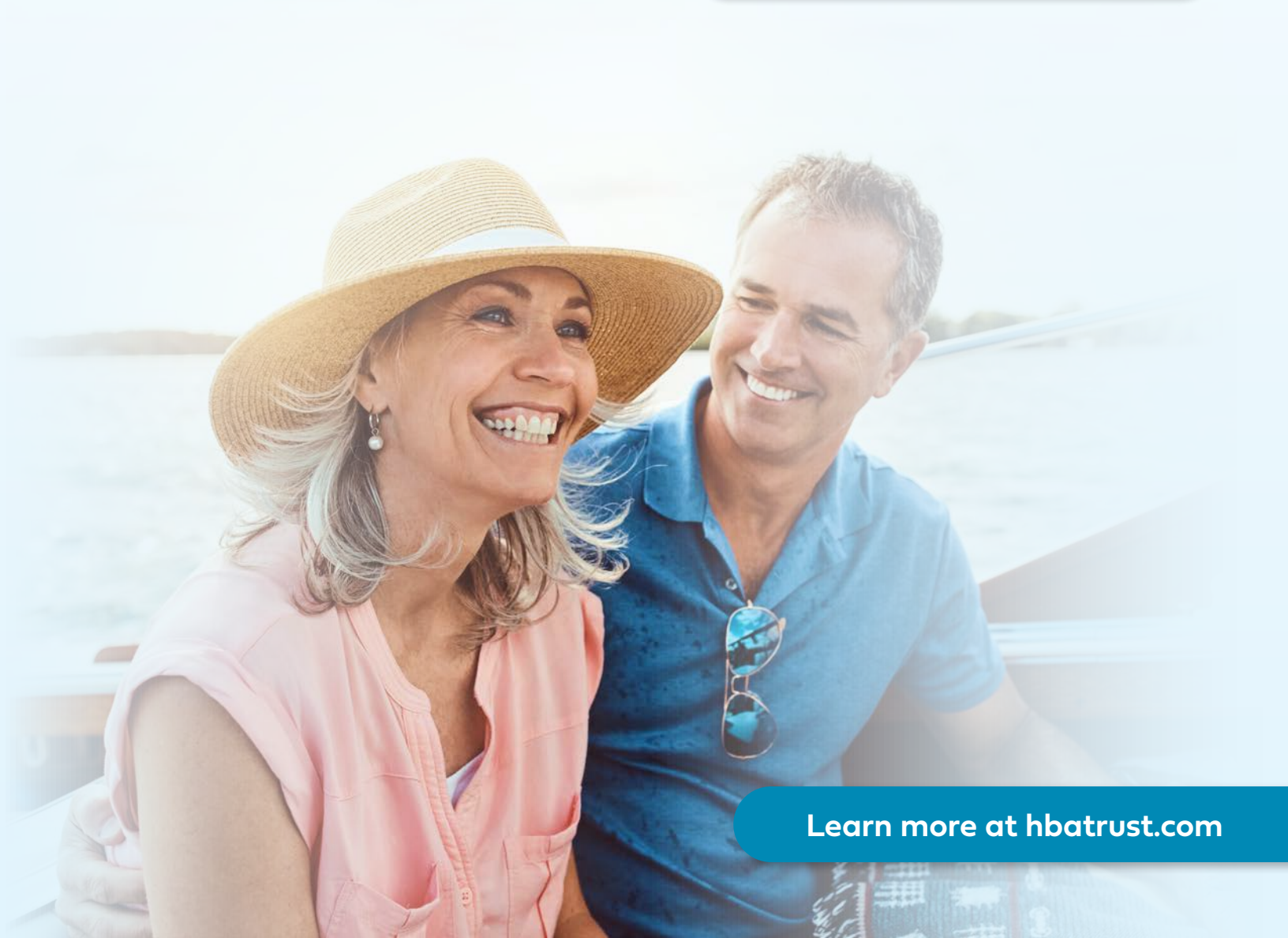
Team Focus to Drive Retirement Plan Success

Your plan must conform to multiple regulations. You need to pay reasonable fees and offer competitive funds, while checking off every fiduciary responsibility box.

On top of that, employees need support on how to engage your retirement and benefits offerings you provide.

Services Offered Include:

- ▶ Investment Analysis
- ▶ Fee Benchmarking & Negotiations
- ▶ Fiduciary Compliance
- ▶ Plan Design
- ▶ Participant Education & Financial Wellness
- ▶ Target Date Fund Consulting



Learn more at hbatrust.com

HBA's Expertise

At HBA, their history is one of superior performance and unparalleled commitment to their clients. Their team has deep experience within the healthcare market to not only improve your benefit package but also to simplify the administration of your plan. They value the trust clients place in them and the long-term relationships they have built.

About HBA

In 1993, HBA was formed in response to the first wave of healthcare reform conversations on Capitol Hill. A CEO forum consisting of leaders from many of the largest hospital systems in the United States believed they could gain greater negotiating power and rate stability by collaborating on health and welfare benefits.

HBA has since expanded to include not only hospitals and hospital systems but also physician groups, colleges with medical schools or health sciences programs, and healthcare-related companies. HBA now covers over 960 entities representing nearly one million covered lives.

They have specialized solely in the healthcare business since 1993, and six of the leading insurance carriers guarantee participating hospitals the strongest savings and benefit programs.

This combined power makes HBA a great fit for WHA members and can help ease the burden rural providers deal with on a daily basis.



Reach out today to learn how HBA can help you!

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