

## The Benefits of *ChamberBlue*

*Bev Carlson*

Most businesses in Nebraska have fewer than 50 employees. Those small businesses make a tremendous contribution to the vitality of the state, and each has a significant impact on the state's economy. That's why it is in the best interest of all Nebraskans to help small businesses thrive.

Nationally many small business owners have been forced to remove health coverage from their employee benefit packages, simply to survive. Blue Cross and Blue Shield of Nebraska recognizes the need for those employers to provide affordable insurance to their employees. The company designed the *ChamberBlue* products to offer additional options for Nebraska small business owners facing similar challenges.

With *ChamberBlue*, members of the Kearney Area Chamber of Commerce have discovered a solid and viable solution to the challenge of providing affordable health care coverage. *ChamberBlue* is available only to Chamber member businesses of 2-50 employees. In Eastern Nebraska, *ChamberBlue* has already provided relief for hundreds of small business owners. In Omaha and Lincoln, over 5,000 people are now covered by *ChamberBlue*, and Kearney-area businesses are beginning to discover the benefit of the plans.

As health care reform efforts continue to evolve, the National Federation of Independent Business (NFIB) stresses that solutions for small businesses must remain a top priority. In a joint news release with America's Health Insurance Plans dated March 10, 2009, Dan Danner, NFIB president and CEO says "We must work together to pursue creative, private market solutions to what has become an unsustainable problem for small businesses – increasing health care costs."

"Blue Cross and Blue Shield of Nebraska has made small business coverage a priority for years," says Ward Haessler of Blue Cross. "We first introduced *ChamberBlue* in 2006, after doing extensive research on the needs of Nebraska's small business owners. Since then, we've delivered across the board, but especially to those smaller businesses, with 2 to 9 employees. We hear stories all of the time about how much of a difference this coverage has made. We believe our portfolio of coverage options will meet the needs of small business owners in the Kearney area."

*ChamberBlue* has 13 options, including three which offer prescription drugs with a zero dollar co-payment. Among the 13 options are also four Health Savings Account (HSA)-eligible plans, with preventive care covered at 100 percent of the allowable charge. In addition, *ChamberBlue* offers optional maternity coverage for groups with 2 to 9

employees. Companies with over 10 employees have the flexibility of offering two plan choices.

Blue Cross and Blue Shield of Nebraska will continue to work to be part of the solution, and provide Nebraskans with the health and wellness solutions they need to lead full, healthy lives. *ChamberBlue* can be sold by insurance brokers appointed by Blue Cross and Blue Shield of Nebraska who are also members of the Kearney Area Chamber of Commerce. Check with your insurance broker for more information. If you do not have a broker, call Corky Stott at 402.677.9503.

*Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association, insures or provides benefit administration to nearly 700,000 people. Blue Cross and Blue Shield of Nebraska is a mutual insurance company committed to delivering the health and wellness solutions that people value most. Among recent honors: The 2008 Integrity Award from the Better Business Bureau, the Platinum Well Workplace Award from the Wellness Councils of America, one of the Best Places to Work in Omaha for 2008 and 2009, and in 2009 "Best of Omaha" among health insurance companies.*