

Powered by **AmeriHealth Administrators** | 5 – 150 enrolled

The Fixed Funding approach

AmeriHealth Administrators (AHA) Fixed Funding benefit designs combine the advantages and flexibility of self-funded benefit designs with the predictable monthly payments of fully insured plans.



Employers pay a fixed monthly payment.



The monthly payment covers the cost of administrative fees, stop-loss insurance premiums,¹ and an estimated cost of claims (claims fund).



Throughout the year, AHA pays claims out of the employer's claims fund and coordinates any needed prefunding from the stop-loss carrier.



If claims are lower than expected and there is a funding balance at the end of the year, after adjusting for the premium rates at termination, 50% is credited back to the employer to be applied to the next year.



If the total covered claims are higher than expected, the employer's stop-loss policy will cover the difference.

Fully insured vs. Fixed Funding

Fully insured	Fixed Funding
<ul style="list-style-type: none"> • Fixed monthly payment • No opportunity for surplus • Financial protection against catastrophic claims • No reporting • Fully insured taxes and fees • Subject to state mandates 	<ul style="list-style-type: none"> • Fixed monthly payment • Potential for yearly surplus • Financial protection against catastrophic claims¹ • Monthly reporting • Not subject to all taxes and fees • Not subject to all state mandates

¹ Aggregate and specific stop-loss coverage is underwritten by AmeriHealth Insurance Company of New Jersey.

Fixed Funding benefit designs



3 product types 20 benefit designs

We offer EPO, POS NG, and PPO products with HSA availability. Employers can choose from among 20 Fixed Funding benefit designs to meet their needs.



Integrated Rx

We offer benefit design options with integrated prescription coverage, as well as two freestanding prescription coverage benefit designs that employers can pair with certain EPO and POS NG benefit designs.



Available with and without state mandates

Our EPO HSA 0%/0% \$1,500 \$7/50%/\$125 Rx benefit design includes all state mandates.



Provider access

We offer access to providers throughout New Jersey, Delaware, and Southeastern Pennsylvania. National Access is available as a buy up.

The employer experience

myahaplan.com — Where employers can manage just about everything

The AmeriHealth Administrators' secure employer portal is your clients' hub to access all aspects of their benefits and spending.

VIEW benefit information	MANAGE member enrollment	UNDERSTAND spend and trends
View benefits, eligibility, claim information, Explanation of Benefits (EOBs), and invoices	Access and update employee information and coverage, as well as view and request ID cards	Run claims, settlement, and reconciliation reports easily with the intelligent reporting suite

Employer login

First-time users should log in to myahaplan.com with the username and password they received from their Account Representative, then follow the instructions to choose their own password. Employers should contact their Account Representative with any questions or concerns.

The member experience

The AmeriHealth Administrators ID card opens doors for the member



AmeriHealth
ADMINISTRATORS

Member Name:
##name_MI##
##name_suffix##

Member ID #:
##Member-ID##

PCP \$15		INN	OON
SPEC \$20			
URGENT CARE \$50	IND DED	\$500	\$1000
ER \$100 - WAIVED IF ADMITTED	FAM DED	\$1000	\$2000
PREVENTIVE CARE - 100%	IND OOPM	\$1000	\$2000
	FAM OOPM	\$2000	\$4000

SELF-FUNDED GROUP

This card does not guarantee cardholder's eligibility. To verify eligibility and coverage, please contact Customer Service.

Customer Service: **1-844-352-1706**

Provider Precertification: **Visit www.AHATPA.com/Providers**
Fax: **1-215-784-0672**

Mental Health/Substance Abuse: **1-800-778-2119**

Pharmacy: **1-888-678-7013**

PHCS Travel Network: **1-800-678-7427**

Payer ID: **54763**

Claims Address:
AmeriHealth Administrators
P.O. Box 21545
Eagan, MN 55121

FUTURE SCRIPTS

RX BIN: 015839 PCN: 03840000

www.myahabenefits.com

myahabenefits.com — The secure member site

When members register for myahabenefits.com, they unlock a wealth of information, tools, and resources that can help them make informed decisions about their health and their health care.

Extensive benefit information	Personalized well-being platform tools and resources	Secure AHA Wire® communications
<ul style="list-style-type: none"> • View eligibility, benefits, referrals, and claims information • Find in-network doctors and hospitals 	<ul style="list-style-type: none"> • Create unique health profile/action plan • Track progress with fitness apps and wearables • Unlock valuable discounts 	<ul style="list-style-type: none"> • Coverage information and updates • Money-saving tips and discounts • Important personal health and wellness reminders

2022 AmeriHealth New Jersey Fixed Funding benefit designs

Powered by **AmeriHealth Administrators** | 5 – 150 enrolled

We're here to help

Employers



1-800-984-5933



sales@ahatpa.com

For general inquiries only

Members



Call the toll-free number on the member ID card
or 844-352-1706



customerservice@ahatpa.com

Learn more about Fixed Funding benefit designs today!

- For renewals from existing AmeriHealth New Jersey fully insured customers, contact your AmeriHealth New Jersey Account Representative.
- For new business, contact the AmeriHealth New Jersey Sales Team.



© 2022 AmeriHealth

AmeriHealth Insurance Company of New Jersey | AmeriHealth HMO, Inc.

AmeriHealth New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-888-968-7241 (TTY: 711).

注意：如果您讲中文，您可以得到免费的语言协助服务。请致电 1-888-968-7241。

1835402 5-22