

FAQ'S



The logo for the Chamber Alliance Program (CAP) is centered at the top. It features the letters 'CAP' in a large, bold, blue font. Below 'CAP', the words 'Chamber Alliance Program' are written in a smaller, green font. The background of the page features large, light blue letters spelling 'FAQ'S'.

1. What is the difference between Preferred Choice and Open Choice?

Preferred Choice providers are those physicians contracted to participate in the QualChoice network; whereas Open Choice providers are out of network. When using Preferred Choice physicians, the employee will receive greater discounts in the cost of their medical treatment.

2. What is an HDHP?

A High Deductible Health Plan (HDHP) is a new health plan product that, when combined with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA), provides insurance coverage and a tax-advantaged way to help save for future medical expenses. HDHPs have a higher annual deductible but a lower annual rate, and no co-pays apply.

3. Are my prescriptions covered?

Yes. When using a Preferred Choice provider, prescription medications are paid in full once the deductible has been met. POS products have co-pays that apply toward the deductible whereas HDHP products do not.

4. When is group coverage effective?

Coverage for your group is effective on the first day of the month upon submission of the first month's premium.

5. Do I need to select a PCP?

For POS products, each employee will need to select a PCP; however, for HDHP products they will not.

6. When does all of my information have to be in house?

All information must be submitted by the last working day of the month prior to the quoted effective date. This includes all applications, information, and your first month premium.

7. Does my group meet participation requirements?

Your group meets CAP participation requirements according to the following table:

Number of Employees	Participation Required
1	1
2	2
3-4	3
5-8	4
9-10	5
11-49	50%
50+	50%

8. What is a State Quarterly Wage and Tax Form?

Your State Quarterly Wage and Tax Form lists all of your company's employees in order to report monthly tax withholdings. If you are unfamiliar with this, your accountant should have access to this document.

9. What if I don't have a State Quarterly Wage and Tax Form?

It's okay!! You may submit Articles of Incorporation OR a list of ALL of your employees on your company letterhead. Just make sure that you specify part-time /full-time employees and sign AND date the list.

10. Is automatic bank draft necessary?

No. However, by choosing to pay your group's premium via automatic bank draft, you will receive a \$3 discount per employee.

11. Which benefits are covered and which are excluded?

Once you are an active member, you may view your individual health benefits at qcark.com.

12. Are there any pre-existing condition exclusions?

Yes. If a member has a medical condition and received treatment prior to their eligibility date, they may have to wait up to 12 months from the first day of coverage, or, if the member was in a waiting period, from the first day of the waiting period. However, the member may reduce the exclusion period by some time by providing certificates of prior creditable coverage at the time of enrollment.