

How to receive the most competitive Anthem quote: ABF, AHP or ACA

Predictability and savings, all in one health plan

Anthem Balanced Funding (ABF) has the most quoting requirements of all our products but there are many reasons you should be quoting this and all our other NV Small Group health products. ABF often leads to the most competitive PPO rates, our Vegas/Tahoe Association Health Plan (AHP) plans often have the most competitive HMO rates and for various reasons ACA may have more competitive rates when neither ABF nor AHP is a good fit. If you can provide us the below quoting requirements below than we will automatically quote your group on all products so we can determine which product will fit your groups needs the best.

Use the checklist and tips for success below to receive the most-competitive Anthem Small Group rates.

Checklist for competitive ABF quotes

The following information is needed to ensure you receive the most-competitive quote for ABF:

- Group name, address and SIC code; if unfamiliar with SIC code provide industry and/or nature of business.
- Census information to include first name, last name, dob, gender, zip code and member relation to subscriber. Please include the above for all members on census.
- Current and renewal rates with employee plan selections for group that offer multiple plans. If age rated, please include breakdown of employee costs. Example: if providing rate sheets, please also include an invoice from the same plan year as the rate sheets.
- Benefit summaries for all current and/or renewal plans. We may accept a group's renewal packet from their current carrier in lieu of benefit summaries if it details the benefit designs.
- For current level funded groups please provide claims settlement tracking report.
- If group has no current coverage, please specify they are a virgin group.

Additional information to consider when requesting a quote from Anthem. The below will help us complete your request as rapidly as possible.

- Requested effective date.
- Any changes to the groups outlook on the benefits they would like to offer.
- Any in-force specialty lines of coverage (vision, dental, life, or disability) with benefits you would like us to match or if they would like to see a specialty quote.
- When quoting ABF, the standard is to quote a 5% surplus share as this option is our most competitive relative to the market. However, for groups of 15+ enrolled employees, we also offer a 50% surplus option. If interested in a higher surplus share, please be sure to disclose so in your RFP.

If unable to provide some of the information necessary, please speak to your Anthem sales representative regarding what information you do have available and which of our products may be the appropriate fit.

An affordable and quality health plan option to meet the needs for all your small group clients.

Whether you want to see just an ABF quote, a quote on our Tahoe Chamber AHP, an ACA quote or all the above, please send your quote request directly to our quoting team at: 51plusNV@ANTHEM.COM

