



HFA Healthcare Solutions **Frequently Asked Questions**

Q: Am I able to change my healthcare plan mid-year?

A: Yes, healthcare is month-to-month, and you can definitely change mid-year even if you've been told differently. Simply fill out the online submission form and our HFA Healthcare rep will explain in complete detail.

Q: What services/products other than healthcare does HFA Healthcare Solutions offer?

A: The following are all available:

- 401K Retirement plan
- Dental coverage
- Vision coverage
- Workers' compensation (through Arthur J. Gallagher)
- Life insurance
- Individual insurance
- Accident coverage
- Disability insurance
- Short-term disability
- Long term disability
- Critical illness
- Direct primary care
- Telemedicine
- Pet insurance
- Legal plans
- Identity theft

Q: Is there a minimum/maximum number of employees?

A: There is no limit to the number of employees, but a minimum of 2 nonrelated employees is required to constitute a group plan. Husband/wife or individuals (sole proprietors and 1099 contractors) have access at this time.



Q: How do I get a quote?

A: Visit <https://myhfa.org/healthcare> and click the "Get a Quote" tab in the menu. If you need help filling out the information, contact an HFA membership specialist who will be happy to help you. After the form is submitted, a Decisely representative (Decisely Insurance Services is the HFA Healthcare Solutions program administrator) will promptly reach out to you within 48 business hours to complete the process of getting you a detailed quote that suites your needs.

Q: How long before I receive quotes?

A: Each carrier has a different process/turnaround, but average time is approx. 2 weeks, some may take longer.

Q: If I decide to move forward, how quickly can we enroll with the health insurance company?

A: Effective dates are available on the 1st of each month.

Q: How does the online portal help me manage my employee's benefits?

A: The benefits administration technology provides online enrollment, carrier processing, and payroll deduction reporting.

Q: How much savings can I expect by moving my company's health insurance?

A: It varies by company but averages 23% cost savings.

Q: Is this a HMO, PPO, POS, or another plan?

A: All networks are available by carrier and location.

Q: Is there a high-deductible health plan option?

A: Yes

Q: Is there an HSA option?

A: Yes

Q: Is there an FSA option?

A: Yes

Q: Is it free to my employees or does the employee have to contribute?

A: Group participation requires a minimum of 50% contribution. Dental and vision coverage are 100% voluntary and cost of the employee.

Q: What plans are available?

A: Individual and group plans



Q: How does the renewal process work each year?

A: Decisely manages your renewal and shops your plan each year to provide the best rates and coverage possible.

Q: How much time will I need to dedicate to the administration of the health care plan?

A: Decisely technology automates many of the manual steps needed right now, so your time will be minimal.

Q: Can coverage be extended to employee's spouses, children, domestic partners, etc.?

A: Covers family, children, spouses, and domestic partners up to age 26 (varies by state).

Q: Will it cover current/pre-existing conditions?

A: Yes

Q: Will I need to have a certain number of "Full Time" employees to qualify?

A: Minimum of 2 nonrelated employees required to constitute a group plan.

Q: How does HFA Healthcare Solutions position itself against other options?

A: No one has the breadth, scope, and scale as HFA Healthcare Solutions. The entire market is covered plus alternative options to source the best healthcare for employers.

Q: Why should I choose the HFA Healthcare Solutions option?

A: Recruiting and retention in this tight labor market is creating demand for employers to provide benefits to employees to create an employer of choice among your workforce. HFA Healthcare can add immense value at low cost and high ROI. A \$0.50 per hour pay raise in the form of benefits can keep employers away from trying to recruit new employees for \$3-\$4 per hour pay increase. If employers invest in their people and build a valuable benefits package, data shows that their business is more productive and efficient and has better bottom-line results.

If you have further questions, please contact an HFA Member Specialist:

HFA members contact:

Shamilah Pittman at spittman@myhfa.org or schedule time to speak with her at <https://hs.myhfa.org/meetings/spittman1>

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