

## Business Health Trust Frequently Asked Questions

### **I am a sole proprietor without any employees – can I purchase health insurance through BHT?**

*Unfortunately, we aren't allowed to offer at this time. Although the Department of Labor recently changed regulations to allow some associations to offer coverage, our association is not able to do so. At this time the requirement specifies that there must be another employee aside from the owner and/or a spouse or domestic partner.*

*We realize that this is a huge need for businesses in our State and we are working every channel possible to try to bring solutions, we are dedicated to continuing to advocate for solutions for all sizes of businesses. If you would like to be added to a list please email [saraic@businesshealthtrust.com](mailto:saraic@businesshealthtrust.com) – we will contact you when a solution becomes available.*

### **I am a sole proprietor, if I hire employees can I purchase health insurance through BHT?**

*Yes, however, at least one employee must also participate in the insurance offering.*

### **We are a one-person Non-Profit organization. Can we purchase health insurance through BHT?**

*Yes. The owner-operator requirement does not apply to non-profits. One-person groups for non-profits are allowed under the Kaiser Permanente health plans that we offer. These plans are both PPO and HMO plans.*

### **Are there other resources you recommend for sole proprietors navigating this healthcare market?**

*We recommend connecting with a broker who understands the individual market. If you would like an introduction to one, please contact us and we are happy to connect you with a broker that knows the individual market.*

*We also partner with a company called ROKKETMED. ROKKETMED is an online platform that gives virtual or same-day appointments for many common medical needs at discounted, affordable, flat rates. Best of all, it is a free service! Visit [rokketmed.com](http://rokketmed.com) for more information!*

*Here are some brokers that are great resources for sole proprietors:*

Lee Hubbard  
B&F Insurance  
206.359.3515

Ashly Bexten  
Health Insurance Services  
206.933.0100

Jennifer Hammar  
Springer Benefits, LLC  
425.427.6600



## **How many employees do I have to have to purchase through BHT?**

*We offer many types of health plans through two carriers: Kaiser Permanente and Premera Blue Cross. Below are the minimum group sizes for each carrier:*

Kaiser Permanente – 1 or more non-owner employee  
Premera Blue Cross – 5 or more employees

## **Is there any way that I can offer multiple Health Plans to my employees?**

*Yes! If you have 10 or more employees, you can offer multiple plans, giving your employees options that meet their needs.*

## **Does BHT offer non-medical benefits?**

*Yes! We offer Medical Insurance, Dental insurance, Vision Insurance, Life Insurance, Disability Insurance, Employee Assistance Program, access to pre-tax FSA and CDHP accounts, and more.*

## **Do BHT plans offer virtual care options?**

*Yes! All of our plans include options for virtual care. Additionally, ROKKETMED is an online platform that gives virtual or same-day appointments for many common medical needs at discounted, affordable, flat rates. Best of all, it is a free service! Visit [rokketmed.com](http://rokketmed.com) for more information!*

## **Are all of the plans ACA compliant?**

*Yes!*

## **I don't have a broker, do I need one?**

*We have many accredited brokers that we regularly work with and have great working relationships with. If you would like to be connected to one, please contact: [saraic@businesshealthtrust.com](mailto:saraic@businesshealthtrust.com)*

## **Do I have to be a Seattle Metro Chamber member to purchase through BHT?**

*You can join through one of our local Association Partners. The federal requirements also require that you belong to an industry group within the Seattle Metro Chamber. If you join through an association partner, you will receive (at no cost) an industry group membership at Seattle Metro Chamber as well.*

*If you aren't a member of one of the partners, we have tried to make the program accessible for all -- so you can purchase a Seattle Metro Chamber membership for \$125. You will also receive other cost savings tools, updates on business advocacy efforts, and free passes to networking and professional development programs through your membership.*