

Business Health Trust 2027



We will be starting shortly!

BHT Overview

"Who" is BHT?

BHT Team & Trustees	Plan designs, strategic decisions, trust operations, marketing, outreach & education		
Trust Sponsor	Seattle Chamber of Commerce (industry groups held here)		
Outsourced Partners	Advanced Professionals: General Agent for day-to-day broker support	Quoting Platform: AP Connect	Vimly: Third party administrator (billing, accounting, eligibility, remittance of data to carriers)
Marketing Partners	Various Chambers and Associations State-Wide (Seattle Chamber has recognized these memberships to meet membership requirement)		

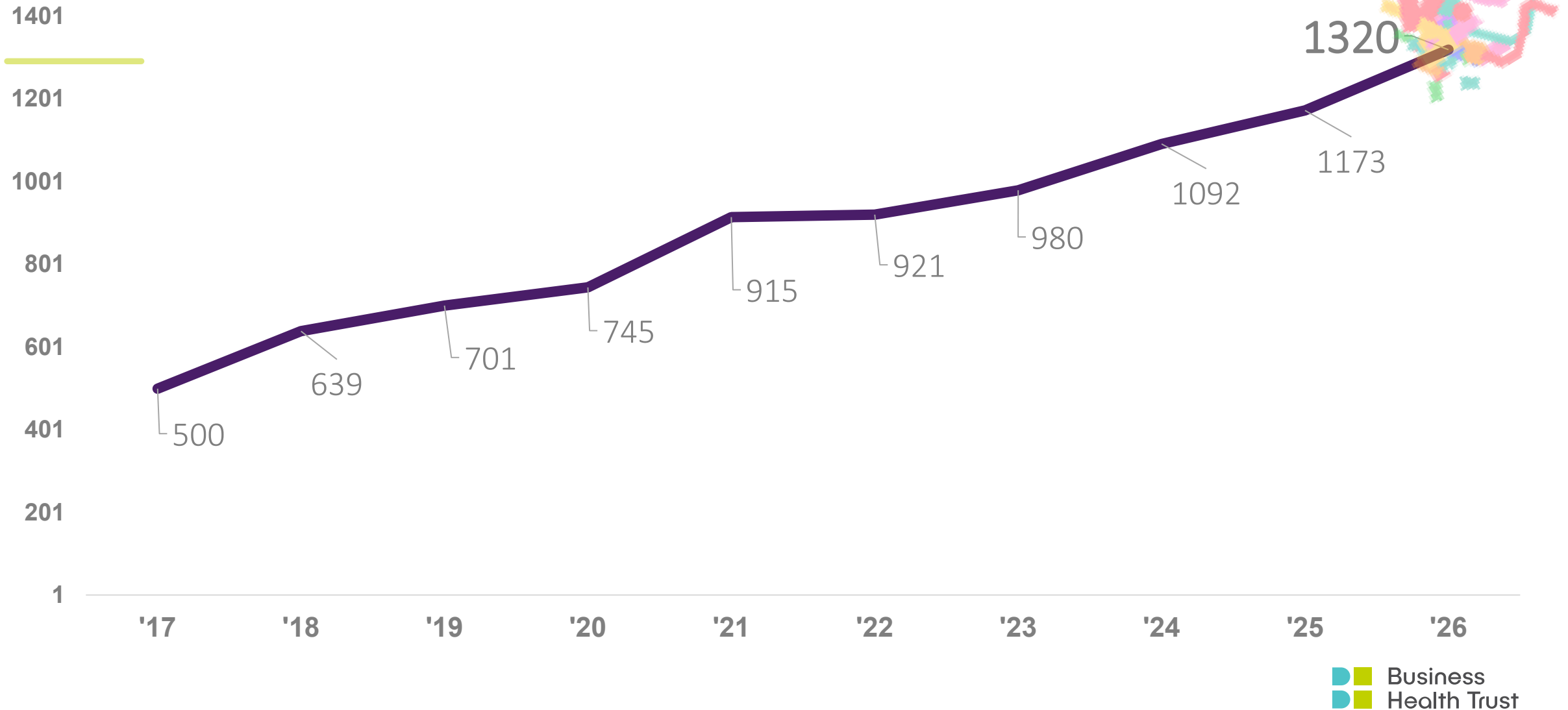
Insurance Done Differently

Be a Resource to Employers

Get More from Benefits

Be Different

1300+ Employers!

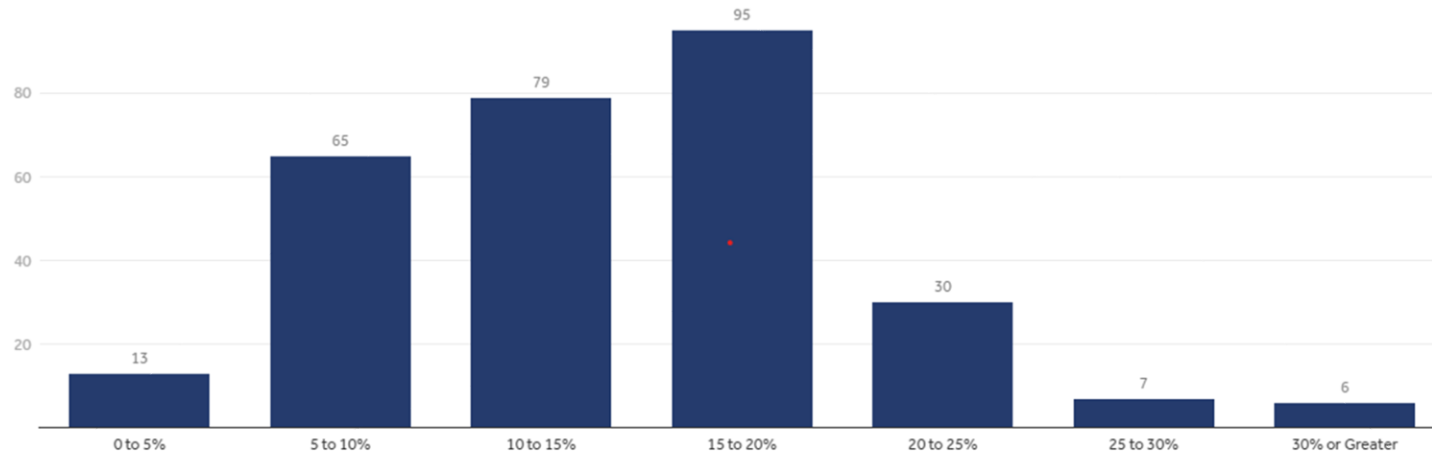


Rating environment & expectations

Rating Environment

Insurers in the small group market are proposing a median premium increase of about 14% in 2027

Distribution of proposed 2027 rate changes among 295 ACA-compliant small group insurers



Note: The median increase is about 14%.

Source: KFF analysis of data from insurer rate filings • [Get the data](#) • [PNG](#)

Peterson-KFF
Health System Tracker

WA Individual Market

22.4% average rate increase

WA Small Group Market

- WA State: 7.91% - 19.99%
- National median of 14%

BHT vs. Trend

- **IHT Underwritten Plans (Premera, Kaiser, Delta Dental)**
 - BHT average increase has been below annual trend for the last 10 years
- **Rate Look for 2027:**
 - IHT Kaiser Underwritten Plans
 - **80% of employers will be receiving a single digit rate increase in 2027**
 - BHT Dental –
 - **4% rate increase**

Market Solutions – Direct Primary Care

DPC is more affordable for routine needs:

- Eliminates insurance “middlemen”, red tape and processes
- Eliminates employee copays and deductibles

HTA ran a study of 1.3M commercial patients who had one of 38 CPT service codes that are (and should be) delivered in a primary care setting.

Study Cited:

- Drop of at least 25% in each of the categories of Emergency Room, Hospitalization and Specialist Visits
- Increase in the amount of time with providers

Market Solutions – Direct Primary Care

Average Cost of Primary Care to a Health Plan: \$757/person (\$3,028/family of 4)

- 12 minutes of provider time
- 2.5 visits
- Does not include Rx costs

Average Cost of DPC if Paid by a Health Plan Directly: \$540/family of 4

- 80 minutes of provider time
- 2.5 visits
- 80 text messages
- Includes 70-80% of Rx daily needs

....AND shown reduction in ER/Hospitalization/Specialty Visits of 25%...

Value-Based Care Trend

Tools Like Garner

- Identifies high-performing doctors within the member's network
- Creates financial reasons to choose high-performing doctors
- Makes identifying doctors easier

BHT product overview

NEW in 2027 (start quoting now!)

- Employers 2+ can get a BHT IHT quotes (underwritten)
 - Premiera Blue Cross
 - Kaiser Permanente

What BHT Offers

1) CHOICE - Full suite of employee benefits – 80+ Medical Plans

- Underwritten Plans (2-200+) from Premiera & Kaiser
- ACA Small group rated plans (up to 50) from Kaiser



2) CONVENIENCE:

Central place for billing & enrollment using **SIMON**

3) COMPREHENSIVE:

BHT Extras Included for All

- Archbright for all employers
- Passport Corporate Discount Program



Premera Blue Cross

2027 Premiera Blue Cross Plans



2027 Changes – Eliminating HMO plans; HSA 1700 moving to HSA 1800

In-Network Benefits	Titanium Plans	Sterling Plans	Cobalt Plans	HSA Plans
Deductibles	Individual: \$200 - \$500 Family: \$400 - \$1,000	Individual: \$250 - \$5,000 Family: \$750 - \$13,100	Individual: \$1,000 - \$3,000 Family: \$2,000 - \$6,000	Individual: \$1,800 - \$5,000 Family: \$3,600 - \$6,500
Coinsurance	10% to 20%	20% to 30%	30%	20% to 30%
Copays	PC/SP: Flat copay	PC/SP: Flat copay	PC/SP: Split copays	PC/SP: 20% to 30% after deductible
OOP Maximum	Individual: \$2,000 - \$4,500 Family: \$4,000 - \$9,000	Individual: \$3,750 - \$7,000 Family: \$11,250 - \$14,300	Individual: \$7,500 - \$8,500 Family: \$15,000 - \$17,000	Individual: \$6,500 Family: \$13,000
Lab/X-ray	10% to 20% Deductible waived	20% to 30% Deductible waived	Deductible then 30%	Deductible then 20% to 30%

Kaiser Permanente

2027 Kaiser Permanente IHT Plans



2027 Change: Eliminating Summit Medical Plans

In-Network Benefits	HMO Plans	HMO Virtual Plus Plans	HMO HSA Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$500 - \$5,000 Family: \$1,000 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 – \$7,350
Coinsurance	10% to 30%	20% to 30%	10% to 30%
Copays	PC/SP: Split copays	PC/SP: Split copays	PC/SP: n/a
OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$3,000 - \$8,150 Family: \$6,000 - \$16,300	Individual: \$6,750 Family: \$7,900
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
In-Network Benefits	PPO Plans	PPO HSA Plans	KP Plus Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 – \$7,350	Individual: \$250 - \$2,500 Family: \$750 - \$5,000
Coinsurance	10% to 30%	20% to 30%	10% to 30%
Copays	PC/SP: Split copays	PC/SP: n/a	PC/SP: Split and Flat copays
OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$6,750 Family: \$7,900	Individual: \$3,000 - \$6,000 Family: \$9,000 - \$12,000
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Copay and Ded, then coinsurance

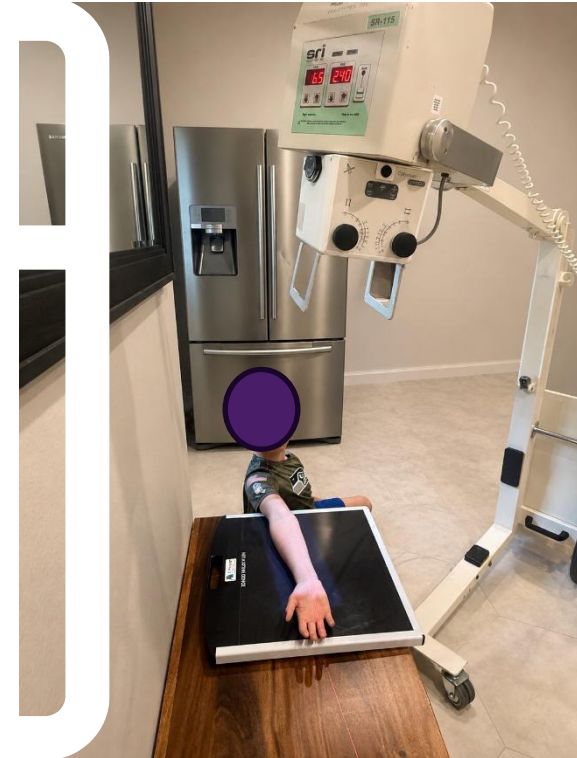
My Nice Story

Real Life – Sports Injury

8:30am Virtual Visit (@ school)



5pm Xray



8pm Wednesday Scheduled an appointment (chose the provider) for 8:30am Thursday

\$0 X-ray = \$4,000 Saved

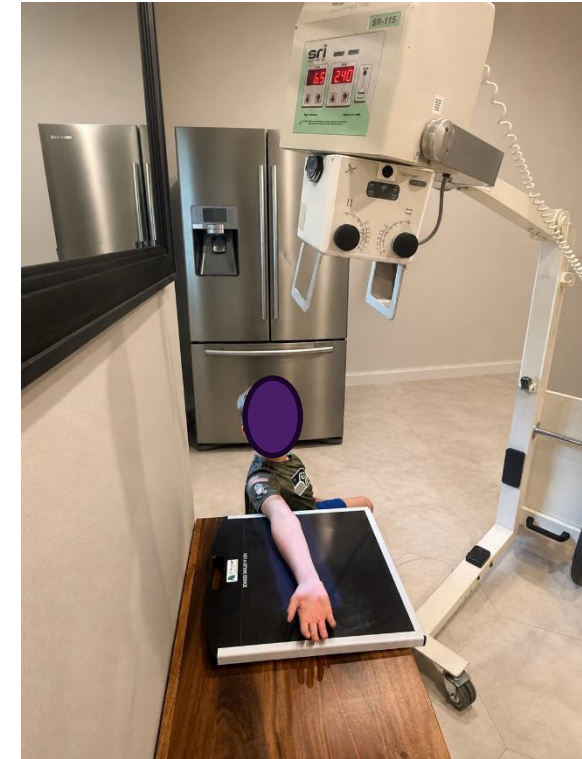
	Urgent care	Nice
Employee out of pocket	\$1,074.12	\$0
Paid by health plan	\$2,899.87	\$0



No bill, no copay, no fees

No cost to ME, the employee

No claim, no cost to the health plan that drives up MY rates



**BHT is taking action:
Nice for all!**

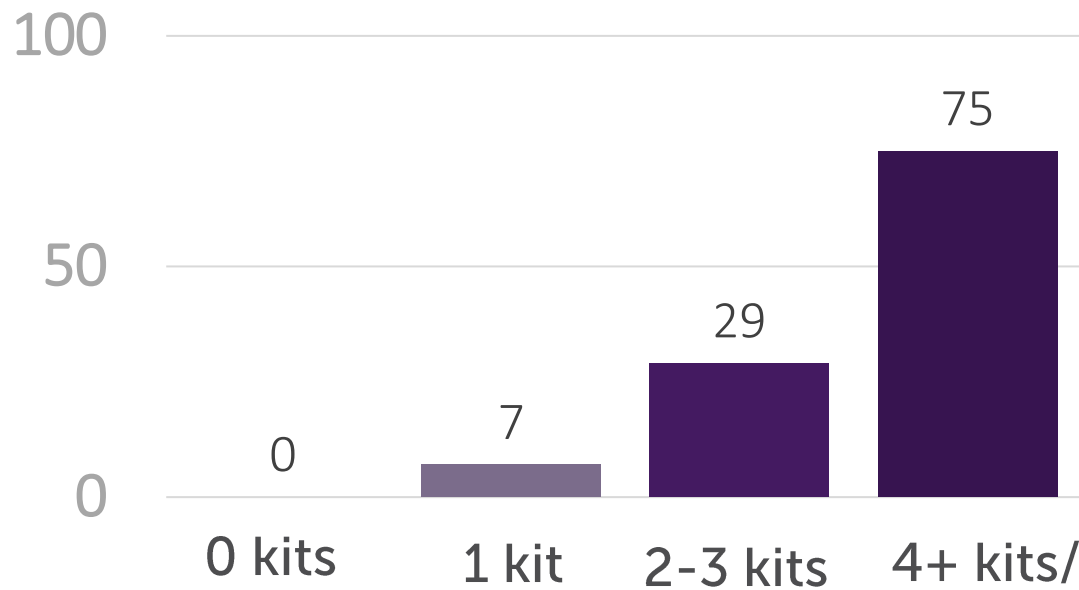
NEW in 2027

- All BHT Medical Plans get access to Nice Healthcare® at \$0
 - Kaiser Permanente (Nice-Connect required)
- All Benefit Eligible Dependents get access to Nice Healthcare® even if not on the employer sponsored plan

Nice Connect

- **Kaiser:**

- BHT requires a Nice-Connect with the employer (broker can also participate) to ensure successful launch & utilization



BHT coordinated

Median Nice visits per 100 eligible employees, by Care Kit amount

All plans - No utilization will result in expired access after 60 days

Connect with BHT to reset access

Why?... Our Core Values

Be a Resource to Employers

Get More from Benefits

Be Different

Care Kits & Nice Healthcare

At Home Care Kits for All Members

- Makes virtual care even more effective!
- Brokers or Employers can request to be sent in bulk or sent directly to employees on an as requested basis



NEW in 2027



1) Nice Healthcare® Direct Primary Care Expansion

Labs & Imaging available for all (not only in-person)



2) Virtual care expansion



3) Specialized care available for conditions



4) Garner included for referrals

Saves employer average of \$1,900 per referral

Care Starts Virtual



Sick Care

Cold/Flu - Strep Throat - Sinus & Ear Infection - UTIs - Pink Eye - Rashes



Chronic Care

High Blood Pressure - High Cholesterol - Thyroid Conditions - Diabetes



Short-Term Mental Health

Anxiety - Depression - Grief & Loss



Virtual Physical Therapy

Back Pain - Neck Pain - Injury Recovery

Virtual Care for Ear Infections?



- ✓ Avoided Urgent Care
- ✓ Health Plan Savings
- ✓ Patient Savings
(estimated cost \$66)

\$0 X-Ray = \$4,000 Saved

	Urgent Care	Nice
Employee Out of Pocket	\$ 1,074.12	\$0
Paid by Health Plan	\$ 2,899.87	\$0



\$0

No bill, no copay, no fees



\$0

No cost to the employee

\$0

No claim, no cost to the health plan

Nice Healthcare

Available to everyone enrolled in Nice



Chat Support
In-app Support
for any questions



Care Coordination
Medical Record
Exchange



Nice Rx
Medication
Mgmt & Delivery



Labs
35+ Labs



Primary Care
Routine, Sick, &
Chronic Care



Imaging
X-Rays & EKGs



Physical Therapy
Virtual Diagnosis
& Treatment



Mental Health
Virtual Preventive
Therapy



Specialist Referrals
In-Network Referrals
& Garner

IN A NICE IN-PERSON SERVICE AREA **Virtual + home or office**

You get the same core services, plus
Nice will come to you when needed.

OUTSIDE AN IN-PERSON SERVICE AREA **Virtual + Local facilities**

Nice remains your care team. When testing is
needed, Nice can send you to a local lab.

Virtual Vs. In Person Areas

Virtual Area

- Virtual Acute & Chronic Care
- Virtual PT
- Virtual Mental Health
- Hundreds of Rx
- Refer to Nice Paid Facility:
 - Labs
 - X-rays
 - EKGs

Plus, travel to an in-person area and get access to In-Person Exams

In Person Area

- Virtual Acute & Chronic Care
- Virtual PT
- Virtual Mental Health
- Hundreds of Rx
- Refer to Nice Paid Facility or In-Home:
 - Labs
 - X-rays
 - EKGs

Come to you care: In Person Visits

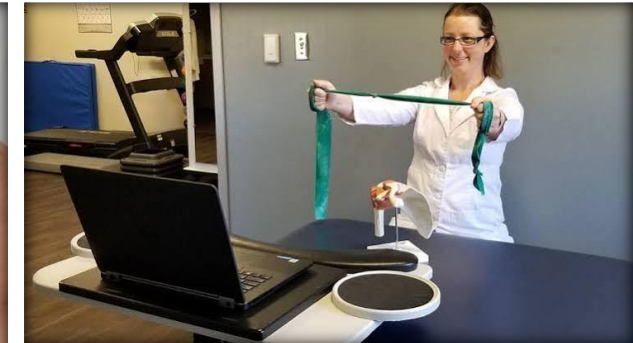
Nice Rx

- 700+ medications
- Most daily or acute care medications are no cost when prescribed & managed by Nice Healthcare®
- Picked up at local pharmacy
 - Except **Walgreens & Kaiser**
- Shipped directly to your door



HSA eligible plan participants have a few limitations to the \$0 list and can use HSA funds to pay for the Rx (i.e. \$5 for amoxicillin)
If a benefit eligible dependent is on Medicaid there are Rx limitations, Nice Healthcare® will advise.

Real Life Use of Nice



**Nice can drive
real change**

BHT Case Study: One Family

Its “Nice” to Control Costs

- BHT reviewed 2025 utilization for one family identified \$10,328.59 claims (out of \$28,167.00) that could have been avoided if Nice Healthcare® was used for eligible care.
 - Could have **saved the plan 36% of claims**
 - Family could have **saved \$2,118.07** out-of-pocket

Creative Solution: Nice as the First-Point-of-Care

NICE-supported service	Health Plan Savings	Jan – Aug 2026 Family Savings
In-home EKG	\$420.00	\$105.00
In-home X-ray (vs. ER)	\$2,899.87	\$1,074.12
Preventive Labs (4)	\$1,059.44	\$0.00
Virtual Visits	\$1,001.52	\$450.00
Direct service savings	\$5,380.83	\$1,629.12
Estimated prescription savings		\$960.00
Total identified savings	\$5,380.83	\$2,589.12

Claims and visit comparison	Period / calculation	Total
2025 insurance claims	Full year	101
2026 insurance claims	Jan – Aug	49
2026 NICE Healthcare® visits	Jan – Aug	18
2026 combined care encounters	49 insurance claims + 18 Nice visits	67
Annualized 2026 encounters	$67 \div 8 \text{ months} \times 12 \text{ months}$	100.5

KEY TAKEAWAY

Care did not disappear. The family's annualized combined utilization was essentially unchanged, but more care moved to Nice Healthcare® — reducing the number of encounters submitted as insurance claims while preserving access to acute, preventive and in-home services.

Educate Your Clients to START WITH NICE

Education is Key – BHT as your Partner

BHT can attend Open Enrollment (virtual or in person) or host separate Q&A session

- Bring Treats
- Bring Gift Cards
- Bring Care Kits

Quoting logistics & broker resources

Quoting

AP Connect Platform

- Enter census & select products
- Enrollment occurs in AP Connect

2027 Preview: Additional capabilities in Wired Quote

AP

Connect

[Home](#)[New RFP](#)[RFPs](#)[Renewals](#)[Tasks](#)[Training Center](#)[Program Resources](#)[GA Products](#)

Welcome to AP Connect

A one-stop shop for AHP and community-rated small group health plans

Group Information

Company Legal Name

ABC Towing Company

DBA

Business Type

LLC

Employer Identification Number

12-3456789

Search google for address and select

818 W Riverside Ave, Spokane, WA 99201, USA

Street *

818 West Riverside Avenue

City *

Spokane

State *

WA

Postal Code *

99201

Quoting Considerations

AP Connect Platform

- *Once a quote is complete, you will receive an email saying your quote is ready to review*
- *We always appreciate the feedback on where BHT stands vs. market*
 - *Please send additional information directly to AP rep*
- *Quoting volume has been high and will continue to be*
- *Will entertain no-bid requests*
- *Asks for 1/1 Quoting:*
 - *Ensure census is as ACCURATE AS POSSIBLE*
 - *Off-Renewal Quotes: Please provide prior renewal rates in AP Connect*

Renewal Timing

- October 2nd
 - Quoting for 1/1/27 for underwritten plans
- Starting October 12th
 - Renewals expected to be released
- December 10th
 - New Business deadline



Renew as is!

[Home](#) [New RFP](#) [RFPs](#) [Renewals](#) [Tasks](#) [Training Center](#) [Program Resources](#) [GA Products](#)



Kaiser Permanente Small Group Products

[Download Renewal Proposal](#)

PLEASE SELECT A RENEWAL OPTION

RENEW AS IS

Means you are confirming the following statements are true:

- All information from the most recent Group Master Application (GMA) will remain "as is" (unchanged) with the exception of the proposed renewal rates.
- All eligibility guidelines, plan selections, contact information and other data points will not change from the most recently completed (GMA). You can refer to the prior GMA (located under "Tasks") for any prior plan year information. If any of these data points are changing, proceed with "Renew with Changes".
- You are agreeing to receive a renewal rate confirmation with all plan selections for this renewal plan year instead of a GMA. If you want a GMA, you will need to proceed with "Renew with Changes".
- You want to renew the group without requiring a signature from the group (no digital signature is required from the employer in the AP Connect Renew As Is process). If you would like to collect a group signature, you will need to proceed with "Renew with Changes".

What happens next in AP Connect:

- Review the group's plans and the renewal proposal.
- You will apply a digital signature attesting there are no changes other than the accepted renewal rates (a digital signature is required from the producer to renew).
- Upon completion you will receive a renewal rate confirmation from AP.
- When AP forwards the renewal to the Third-Party Administrator (TPA)/Carrier, you and the group will receive another confirmation.
- The TPA will issue a confirmation to you and the employer once the group has been renewed.

[Renew As Is](#)

RENEW WITH CHANGES

Means you are confirming at least one of the following statements are true:

- Your group is making changes to their eligibility guidelines, changing plan selections, updating contact information or they are making changes to other data points from the most recently completed GMA. You can refer to the previous GMA (located under "Tasks") for information.
- You want a GMA for this renewal plan year.
- You want to get a digital signature from the employer.

What happens next in AP Connect:

- Select plans to renew.
- Verify contacts and emails for both producer and group.
- An E-mail is auto generated to you and the group inviting both parties to login and complete the GMA in AP Connect.
- Both the group and the producer need to review, edit, and sign.
- Upon completion, you will receive a GMA from AP with the updated information.
- When AP forwards the renewal to the Third-Party Administrator (TPA)/Carrier, you and the group will receive another confirmation.
- The TPA will issue a confirmation to you and the employer once the group has been renewed.

[Renew With Changes](#)



Serving All Industries – January & July Renewal Dates

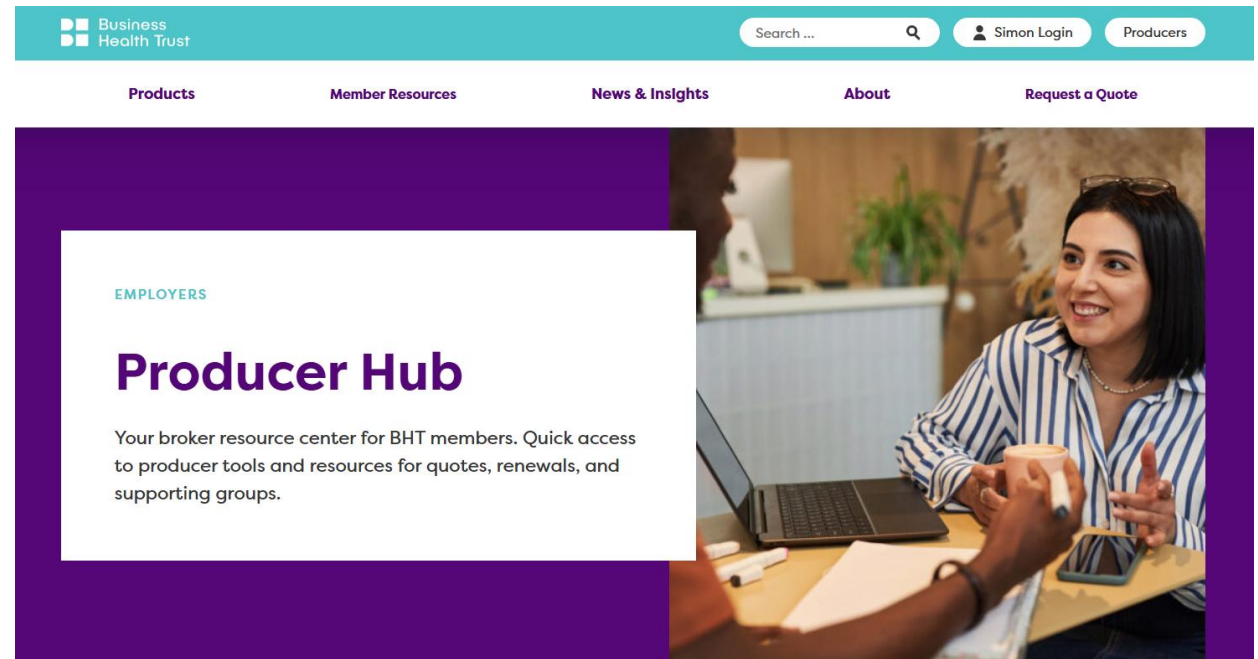


Not sure where your client fits? Ask BHT!

 Business
 Health Trust

Easy Online Resources

- New Producer HUB
 - BHTguide.com
 - Co-branding materials available
 - Dedicated inbox:
 - Broker@businesshealthtrust.com



BHTguide.com – or –
businesshealthtrust.com/producer

Making Q4 easier

How the BHT Team Can Help

- Dedicated Nice Healthcare Orientations for your team & clients
- Exception requests and Escalation of issues
- Ongoing Employer Support & Education
- All things Nice Healthcare®
- Chamber and partner memberships
- Spanish speaking assistance (advance notice needed)

Your BHT Team

BHT Team Key Contacts

Product development, member education, outreach & all operations



Sarai
President
saraic@businesshealthtrust.com



Jenn, VP
jenn@businesshealthtrust.com



Jordan, Sr. Manager
jordan@businesshealthtrust.com



Support from AP Team:

Quoting with AP Connect Access, Rate Negotiation, Enrollment Assistance

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Nate nathan.edmondson@advprofessionals.com

Raven Raven.mencias@advprofessionals.com

Jordan Jordan.Fishback@advprofessionals.com



Support from Vimly:

SIMON Access, Billing, COBRA Administration, Payments

bht@vimly.com

Response time issues – please reach out to BHT directly!