



ECEA Health Plan

The Early Childhood Education Association of Colorado is proud to announce a new offering exclusively developed for our members. By partnering with World Insurance Associates and Health Cooperative Strategies, the ECEA has developed ***The Early Childhood Education Association of Colorado Health Plan***. The health plan affords ECEA members access to true group medical benefits at lower costs.

ECEA members will have the opportunity to compare rates and coverage very soon. Some of the benefits of the plan include:

- Exclusive rates and access for ECEA members which takes advantage of your ECEA membership. We anticipate that 85% of our membership will save *up to 35% on the cost of their healthcare coverage*.
- Multiple plan types to meet your needs with a wide range of deductibles.
- A nationwide network of doctors and pharmacies.
- Access to a wide range of other voluntary benefits including dental, vision and term life.
- All health plans meet or exceed minimal essential coverage as mandated by the Affordable Care Act.
- Concierge services to address your questions and needs.

Healthcare benefits are volatile and costly. Coverage is either too expensive, too limited in terms of health benefits or is packaged as a “one-size fits all” plan.

The Early Childhood Education Association of Colorado Health Plan helps take the guesswork out of your health benefits with exclusive access to world class, comprehensive benefits, nationwide networks of healthcare providers, and professional service for less!

ANYONE in the industry can apply for coverage under this health plan. Part time child care providers, qualified exempt providers, licensed programs, consultants, early childhood councils, and other agencies. Run your rates to see what a difference it will make for your business. If you like what you see, you will need to join ECEA before signing a contract. Membership details can be found at www.coloradoecea.org/membership.

Steps to find out your savings:

- 1) Owner/Member makes a copy of the [Census Data Survey Form](#). Fill out your copy with employee/their family details. Email the form to: ECEAhealthplan@worldinsurance.com.
- 2) Have your employees complete a Public Health Questionnaire (PHQ). This PHQ is encrypted, and HIPAA compliant, is English and will take about 10 minutes to complete. Every employee needs to complete this whether they will participate or not. Those not participating will indicate that they are not participating and sign so that they can not accuse you of not offering benefits in the future.
- 3) When all employee information has been submitted, the information will be reviewed by underwriting.
- 4) Once evaluated, a representative will reach out to you with pricing plans and all of your options. This takes about 3 business days. If you are NOT a member of ECEA, now is the time to join! Every licensed program has to have a membership to be able to purchase this health plan. You then select the plan that works for you. Health cards will be sent to you and the plan begins on 1/1/23.

Initial Plan Details

General Health Plan Comparisons:

[First Health Plan](#)

[RBP Plan](#) (a little less expensive)

Network Search for Your Health Provider*

[First Health Plan network](#)

[RBP Plan Network](#)

*Note: Provider lists are NOT complete. Please ask your health provider if they are in the network.

Agent Contact Information

Terence Gorman

(848) 456-8600

terencegorman@worldinsurance.com

Rachel LaChance

(860) 372-4155 x656

rachellechance@worldinsurance.com

Link to a recorded webinar that provides an explanation of these details:

<https://youtu.be/dxZgSxNNiY>