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## **ASM and BCBS of Mass. partner to help small businesses**

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Five popular high-quality health plan options from Blue Cross Blue Shield of Mass. (BCBSMA), will soon be available to hundreds of small businesses statewide through the Associated Subcontractors of Mass.' (ASM) group purchasing cooperative. The lower-cost health care plans will offer additional savings of 3% and will be coupled with an enhanced wellness program to encourage employees in small businesses to become healthier and more engaged in their health care decisions.

The new ASM Health Insurance Co-op offers qualifying businesses with 50 or fewer full-time employees [not counting union workers], health insurance benefits through the newly formed cooperative. The wellness program, designed to promote healthy lifestyle choices and prevent costly expenses in the future, will be available to all interested members. ASM developed the cooperative for their members in collaboration with TGA Cross Insurance, which will act as Administrator of the program. The program is open for enrollment April 1.

"ASM is thrilled to partner with two industry leaders - Blue Cross and TGA Cross Insurance - to offer our members a new option for controlling the costs of health care, which is one of the biggest challenges they face in managing their businesses," said ASM CEO Monica Lawton. "The new ASM Health Insurance Co-op will provide small construction businesses with savings on high-quality health plans for their employees, while making it easy to implement a robust, user-friendly wellness program usually accessible only to larger businesses."

Employers participating in the ASM Co-op will be able to select among a portfolio of New England-wide HMO Blue Options and Hospital Choice Cost Share tiered network products as well as Consumer Driven Health Plans that offer members both additional savings opportunities and choice in where they seek care. Options and Hospital Choice Cost Share plans, with approximately 218,000 members, are the fastest-growing plans in BCBSMA history. BCBSMA's PPO plans, including a Health Savings Account option, offering the additional advantage of seamless coverage across the country will also be available.

"Working with small businesses throughout the state, we know that they need as many affordable health care options as possible to address their health care costs," said Larry Croes, vice president of commercial markets for Blue Cross Blue Shield of Massachusetts. "We are committed to building a strong partnership with ASM and providing quality, cost-effective health, dental and disability products to their members now and for many years to come."

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