

## ASSOCIATION HEALTH PLAN PRACTICE

### OVERVIEW

Members of our association health plan team have thirty years of experience representing association health plans. We help association health plans build the type of large-employer solutions which are typically not available to small and medium size firms. Our practice includes:

- The formation of new association health plans
- Negotiation of agreements with insurance carriers and other vendors
- The formation of captive insurance companies when appropriate to advance the interests of the association health plan
- Health insurance design
- Compliance with the myriad federal and state statutes and regulations governing health insurance and association health plans
- The establishment of “best practice” governance structures for association health plans and related entities
- Compliance with the ERISA rules applicable to association health plans, particularly the prohibited transaction rules.

A successful association health plan can provide the following “large employer” benefits to member firms:

- Group purchasing power in the marketplace, allowing the association health plan to negotiate low administrative fees as well as obtain the best available provider discounts
- Comprehensive wellness programs which afford association health plan participants with the resources to become the healthiest citizens in the nation
- Around-the-clock telemedicine services
- Advocacy services which assist association health plan participants in navigating our country’s complex health delivery system so they can obtain the highest quality care at the best price

- Cutting-edge online enrollment platforms of the type offered to employees by the largest and most sophisticated employers.

## MEET THE TEAM



### **Jennifer W. Stokes**

Partner and Practice Leader -  
Employee Benefits, St. Louis

[jennifer.stokes@bcplaw.com](mailto:jennifer.stokes@bcplaw.com)

[+1 314 259 2671](tel:+13142592671)

## RELATED PRACTICE AREAS

- Employee Benefits & Executive Compensation
- Insurance

## EXPERIENCE

- Representation of a board of trustees in connection with the operation of an association health plan covering 1,750 employers who are members of the same trade association.
- Formation of an association captive insurance company that offers health insurance through a fronted reinsurance arrangement to members of an association made up of over 5,000 member firms throughout the U.S., including the negotiation of reinsurance agreements with several health insurers.
- Representation of two different associations in the formation, from scratch, of start-up association health plans.

- Representation of an association health plan in connection with the acquisition of another association plan.

## RELATED INSIGHTS

Blog Post

May 09, 2019

**Deep Dive: DOL Appeals Federal Court's Association Health Plan Ruling and Issues Interim Guidance**

Blog Post

Apr 26, 2019

**Deep Dive: Association Health Plan Considerations following the Court Order Vacating the DOL's Final Rule**

Blog Post

Oct 16, 2018

**Deep Dive: Association Health Plans: Business and Operational Issues Associated with Forming an AHP**