

Compare Your Current Program To The Local Choice



	Your Current Program	The Local Choice Program
<p>Compliance with Virginia Procurement Act. The Local Choice program complies with the Virginia Procurement Act and eliminates the costly and time-consuming procurement process.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Lower administrative costs. It no longer matters what size your group may be. Administrative expenses are based on the total number of groups participating in The Local Choice and negotiated from a position of strength.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Shared catastrophic claims cost with no profit or risk charge for statewide plans. Most local employers, recognizing the huge impact large claims can have on the group's experience, have paid additional premiums each year to avoid potential loss. The Local Choice eliminates this additional expense under the statewide self-funded plans.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Your choice of multi-option plans. The Local Choice offers POS/PPO and HMO plans in many areas. Most eligible groups have a choice of at least two health benefit plans. Combinations of benefit plans are available to member groups with 25+ participating employees.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Competitive, recognized, well-accepted benefits. The Local Choice groups have access to health benefits similar to those offered to active and retired state employees, generally accepted as among the best available. Several cost sharing options are provided.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Value-Added services The Local Choice program includes the CommonHealth employee wellness program, an Employee Assistance Program under each plan, and optional long term care insurance. The Trigon Disease Management Program is included under the statewide self-funded plans.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Established provider networks and the best possible provider discounts, services, and education. The significant number of patients enrolled in the program commands the attention and interest of the provider community.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Dedicated customer service and claims processing. Each participating carrier has customer service representatives and claims processors specifically trained and dedicated to service ONLY members of The Local Choice and the Commonwealth of Virginia groups. In addition, each carrier has a Web site dedicated to The Local Choice and State Health Benefits Program.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Advantages inherent to the statewide self-funded plans. The Local Choice determines benefits for the statewide self-funded plans. Self-funded plans are subject to ERISA regulations and are not governed by the Bureau of Insurance.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes

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<p>No broker or consultant fees or commissions.</p> <p>With The Local Choice you no longer have to worry about an RFP, or the added expense of calling in a broker or consultant to assist in the evaluation of the responses.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Professional, experienced program management.</p> <p>The Department of Human Resource Management (DHRM) has successfully managed the State Health Benefits Program for decades, and has managed The Local Choice program since its inception in 1990. This management experience is a significant advantage of participation in The Local Choice.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Single-source administrative manual for all plans.</p> <p>For other multi-option plans, there are as many manuals as there are carriers. With The Local Choice, each local administrator has one manual at their fingertips. In addition, health benefit specialists at DHRM are available for assistance.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>An opportunity to re-think employer contribution.</p> <p>Employer contribution and payroll deduction of the employee's share of the premium are important to the success of the program. It is your opportunity to re-think the contribution question.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Clearly defined duties and responsibilities.</p> <p>The Local Choice regulations and administrative manual clearly describe duties and responsibilities of the local employer, the carriers, and of DHRM. From the beginning you know what to expect and what is expected.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>On going, in-depth evaluation of effectiveness.</p> <p>The Local Choice Health Benefits Program has specific standards for administrator performance. Customer service, claims processing accuracy, and turnaround time are monitored monthly by DHRM.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Special training for local administrators.</p> <p>You designate the name and title of the person responsible for tasks associated with the program. Local administrators may attend education and training programs offered by DHRM and The Local Choice.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes
<p>Contact us for more information or to apply for participation in the program.</p> <p>On the Web: www.thelocalchoice.state.va.us for benefit comparisons, carrier information, general program overview, and much more.</p> <p>(804) 786-6460</p> <p>Email: tlc@dhrm.state.va.us</p> <p>Commonwealth of Virginia Department of Human Resource Management 101 North 14th Street, 13th Floor Richmond, VA 23219</p>		