

Steady rates, significant benefits are yours with the SOCA Benefit Plan



As a sole proprietor, you may be looking for more value and cost-effectiveness in your benefit solution. The Ohio Farm Bureau Health Benefits Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and competitive benefits usually reserved for larger groups. This means eligible businesses join together to share in the overall claims risk. By being part of a larger, self-funded pool, they have financial protection backed by Anthem Blue Cross and Blue Shield's stop loss coverage.

In addition to financial protection, sole proprietors receive:



Competitive rates.



Fixed, predictable monthly payments.



A variety of plan designs.



Anthem's broad Blue Access preferred provider organization (PPO) network and Essential Rx drug list.



Coverage for claims run-out and terminal liability coverage.



Expanded wellness offerings and innovative tools, programs, and resources that all work together to improve health outcomes and lower costs.

Who is eligible?

The SOCA Benefit Plan is available to sole proprietors who:¹

- Meet underwriting requirements.
- Work more than 30 hours per week (attested to on the employee application).
- Submit a cover page for Form 1040 with Schedule C or Form 1040 with schedules F and SE.
- Are headquartered in Ohio.

- Are a member in good standing with a chamber of commerce that is qualified to offer the SOCA Benefit Plan.

These chambers must belong to one of the following associations or alliances:

- Southern Ohio Chamber Alliance (SOCA)
- Northern Ohio Area Chambers of Commerce (NOACC)
- Central Ohio Chambers of Commerce (COCC)
- Dayton Area Chamber of Commerce (DACC)
- Youngstown/Warren Regional Chamber (YWRC)



The Anthem difference

Eligible businesses have peace of mind knowing that Anthem has been serving millions of members in Ohio for more than 85 years and is:

- Part of the nation's largest health benefits company.
- Part of the BlueCard program through the Blue Cross Blue Shield Association, which has more than 1.7 million doctors and hospitals nationwide — more than any other insurer.²
- Highly experienced in alternate funding plans.



High-quality care designed for whole-person health

Count on Anthem's outstanding core health and wellness programs and services, including 24/7 NurseLine, Building Healthy Families, ConditionCare, and the **SydneySM Health** app.

Frequently asked questions

Are there any restrictions on the number of sole proprietors eligible to participate in the plan?

Regulations limit sole proprietor membership to 10% of total SOCA Benefit Plan membership.

If a sole proprietor has employees, are they eligible?

To be eligible, a sole proprietor with employees must register as an employer with the IRS. The IRS will assign an employer identification number (EIN). For the purposes of the SOCA Benefit Plan, the sole proprietor will be considered an employer group once the EIN has been assigned.

If a sole proprietor without employees hires employees during the plan year, do they need to reapply?

The following documents will be required to move from sole proprietor to employer group status:

- New employer application indicating employer group (versus sole proprietor)
- Proof of W-2 wages
- Valid EIN certificate
- Employee medical applications (rerate may occur)



For access to high-quality healthcare at an affordable cost, you can rely on the SOCA Benefit Plan. Contact your broker for a quote. If you don't have a broker, call 844-Med-Ohio or visit 844medohio.com.

If a sole proprietor with employees is enrolled as an employer group but drops to one employee during the plan year, do they need to reapply?

A new employer application indicating sole proprietor should be provided, but no rating change will happen until renewal.

How does a sole proprietor differ from an LLC or S corporation comprised of one individual?

Whether a business is a sole proprietor, LLC, or S corporation is based on how the individual has legally structured and filed the business. A sole proprietor is an unincorporated business owned and run by one individual. LLC and S corporations are filed as corporations. If an LLC or S corporation has only one enrolling, they are a "group of one," which is not eligible to participate in the SOCA Benefit Plan.

What if a sole proprietor was just established and does not have tax documents yet?

The sole proprietor would not be eligible to participate in the SOCA Benefit Plan until tax documents are available.

Is the SOCA Benefit Plan required to provide a proposal or enroll a sole proprietor upon request?

No, a sole proprietor can be declined by Underwriting.

How can a sole proprietor meet the requirement to demonstrate that they work 30 hours?

The Anthem employee application asks for full-time hours worked. A sole proprietor must attest that they are working the required 30 hours.

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, because of regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. "Groups of one" are not eligible to participate in the SOCA Benefit Plan.

² Blue Cross Blue Shield Association: *The Blue Cross and Blue Shield System* (accessed November 15, 2024); bcbs.com.

Carelon Health, Inc. is a separate company providing care management services on behalf of Anthem Blue Cross and Blue Shield.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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