Frequently Asked Questions

Employer Questions	Traditional PPO	ICHRA	IHP
Who is the carrier?	Ironshore, a Liberty Mutual Insurance Co.	Any carrier on the Market Place	Providence Insurance
What are the underwriting requirements?	Census data	Census data	Census data
What is the provider network?	Cigna, HealthSmart, Local Network	Networks based on the policy selected	PHCS Network
How do I get a quote?	Complete the online data to request info	Complete the online data to request info	Complete the online data to request info
How does the billing work?	Monthly bills are sent to the employer	Monthly bills are sent to the employer	Monthly bills are sent to the employer
Is there a minimum participation requirement?	Yes, 5 enrolled	No	Yes, 5 enrolled
How much does the employer have to pay to the employee's coverage?	50% of the employee only cost	Contributions can vary based on employee class	50% of the employee only cost
Can the premiums be pre-taxed?	Yes	Yes	Yes
Who handles COBRA?	Third party administrator	Does not apply	Third party administrator
How are enrollments done?	Online enrollment	Online enrollment	Online enrollment
Wil this interfere with my payroll system?	No	No	No

Employee Questions	Traditional PPO	ICHRA	IHP
How can I find out if my doctor is in the network?	Links to the various networks will be provided	Links to the various networks will be provided	PHCS Network
What age are dependents covered up to on this policy?	Until the day they turn 26	Until the day they turn 26	Until the day they turn 26
How do I add my spouse and children to the plan?	Online enrollment	Online enrollment	Online enrollment
Is there out of network coverage on these plans?	Yes	Depends on the plan elected	Yes
What happens to my insurance if I quit my job?	You can stay on the plan for 18 months (COBRA)	Employee keeps the plan as long as they want it	You can stay on the plan for 18 months (COBRA)
How do I enroll?	Online enrollment	Online enrollment	Online enrollment
What are my copayments for primary care and specialists?	Copays vary based on plans	Copays vary based on plans	Copays vary based on plans