



WiseChoice Healthcare Alliance

Expanding access and lowering healthcare costs for HBAV members

To help Home Builders Association of Virginia member employees and their families live better, members can join together to drive healthcare engagement and health literacy that will lead to improved long-term and, in turn, lower healthcare costs.

As a member of HBAV, you are eligible to join the WiseChoice Healthcare Alliance. In doing so, your small business becomes part of a large, self-funded group backed by the financial protection of Anthem's stop-loss coverage. It's the best protection against the unexpected.

Frequently Asked Questions

What is the WiseChoice Healthcare Alliance?

The WiseChoice Healthcare Alliance was created by the Virginia Chamber of Commerce for the purpose of offering employer-based group insurance to members of chambers and associations. The alliance offers a self-funded employee welfare benefit plan to eligible employer groups with 2-50 employees. The alliance has partnered with Anthem to provide a portfolio of health benefit options, labeled the WiseChoice Healthcare Alliance. The program has been granted operating authority and is regulated by the Virginia Bureau of Insurance.

Which businesses are eligible to participate?

The WiseChoice Healthcare Alliance plans are available to employers who meet the following criteria:

- Have 2 to 50 employees enrolled in their medical plan
- Have their corporate headquarters located in Anthem's service area
- Are in good standing with the Home Builders Association of Virginia

Why choose the WiseChoice Healthcare Alliance plan over an ACA plan?

The mission of the alliance is to connect like-minded small businesses who are ready to be actively engaged in managing their healthcare costs through member engagement, wellness programs, and lower-cost digital care options. By being part of a self-funded group, your business shares overall claims risk with other small businesses, and also shares the costs for financial protection provided by stop-loss coverage.

Being part of a larger group also gives business access to competitive, predictable rates and quality benefits through one of the largest national healthcare networks. In addition, expanded access to innovative tools, programs, and services empowers employees to make more informed healthcare decisions that can improve their health, and can lower overall group healthcare costs. The success of the program depends on the active engagement of the participating employer groups.

Do businesses need to meet certain participation and contribution requirements?

Yes. Like most other small business health plans, at least 75% of eligible employees, excluding valid waivers and a minimum of 2 employees, must be covered under the plan.


The plan also requires employer contribution of at least 50% of the employee rate for individual benefits of the lowest-cost plan offered.

Can a business join the WiseChoice Healthcare Alliance at any time during the year?

Absolutely. An eligible employer may join the WiseChoice Healthcare Alliance and purchase a plan at any time. Renewals for participating businesses occur at different times of the year. A group's renewal date is based on the group's original effective date.

Are dental, vision, life, and disability options available?

Yes. Participating employers in the WiseChoice Healthcare Alliance are eligible for other plans offered by Anthem at a discounted rate. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

Steps for an HBAV Member Business to enroll in WiseChoice

Ensure you are an active member of the Home Builders Association of Virginia (HBAV)

Contact the HBAV Insurance Agency, hbavmail@hbav.com or Ritter Jonas with OneDigital Health & Benefits, rjonas@onedigital.com

HBAV Insurance Agency agents will help to educate and inform you in the enrollment process

For more information on the WiseChoice Healthcare Alliance, visit <https://hbav.com/insurance>