

AP Producer News

Check Out What's New in 2024 for the BHT Industry Health Trusts with Kaiser Permanente

October 13, 2023

Updates include identity protection, access to pet insurance, and streamlined in-network co-pays.

Dear Valued Producer,

Business Health Trust was founded so that small businesses and non-profits could offer their employees the health benefits they need to stay competitive, providing health insurance for groups that might not otherwise be able to afford coverage.

To help make access more equitable for 2024, Business Health Trust (BHT) is simplifying in-network copays for your groups enrolled in the Industry Health Trusts with medical through Kaiser Permanente:

- The enhanced benefit will be removed from Kaiser Permanente's Access PPO plans.
- For all Access PPO Plans:
 - The Out of Network Deductible is now 2 times in network deductible.
 - The Out of Network OOPM is now unlimited – previously shared with in network.

Business Health Trust is also proud to expand its unique offerings to introduce for 2024:

- **Identity and Devices Protection:** Your new and renewing groups will receive an additional layer of protection for their identity, personal information and connected devices with new Norton LifeLock Identity and Devices Protection plan – which is conveniently bundled with all medical products.
- **Pet Insurance:** Discounted coverage for cats and dogs with PetPartners is now among the robust savings and discounts available to your Business Health Trust groups.

Learn more about what's new in the 1/1/2024 Producer Renewal Bulletin for the BHT Industry Health Trusts with Kaiser Permanente, which is linked below and also can be found on the [1/1/2024 BHT Producer Renewal Bulletin for the Industry Health Trusts with medical through Kaiser Permanente](#).

As a reminder, at right are the BHT Industry Health Trusts from Kaiser Permanente with a January 1 anniversary date.



How the Association Health Plan Model Remains an Attractive Solution for Even Your Smallest Groups

As an advocate for small business insurance needs in Washington state, Business Health Trust (BHT) takes pride in its ability to offer even the smallest groups diverse options for their employee benefits.

When shopping for a health plan for your early-stage clients, be sure to get a quote for the BHT Industry Health Trusts with medical from Kaiser Permanente. Accessible for groups with as few as two employees, this Association Health Plan model can simplify the process both for your clients and for you.

Here are just a few of the benefits to choosing one of the BHT Industry Health Trusts with medical from Kaiser Permanente:

- Consistent Commissions – No matter how small your group is, your commission percentage remains consistent for your groups enrolled in BHT’s Industry Health Trusts with Kaiser Permanente.
- Simplified Onboarding – BHT provides a simple pathway for newly formed and early-stage companies by removing the “red tape” typically associated with securing health insurance for first-time buyers.
- Robust Benefits – Groups with medical have access to EAP and Basic Life/AD&D, in addition to optional Dental and Vision products to promote “big company” benefits with as few as two enrolled employees.

For more information on how to take advantage of this, please reach out to your dedicated sales representative.

Contact Your AP Sales Team

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