

For the
good health
of Georgia's
counties



HEALTHCARE COVERAGE

Protecting the health of your people comes **first**. But the health of your county budget is important, too.

When it comes to healthcare coverage ... there's strength in numbers.

By bringing together many Georgia counties into a single, stable pool, ACCG Insurance Programs secures extraordinary value in health benefits from Anthem Blue Cross and Blue Shield.

If you're not in our pool, here's why you should consider joining:

- **Flexibility:** Choose self-insured or fully insured options
- **Trusted Provider:** Anthem Blue Cross and Blue Shield covers thousands of local governments
- **Collaboration:** We're happy to work with your county's broker (if you have one)
- **Wellness:** We provide grants, workshops, materials and more to promote good county health
- **Guidance:** We help you navigate the fast-changing world of healthcare coverage
- **Added Coverage:** Dental, Vision, Life and Disability coverage also available

ACCG
Insurance Programs

THE DETAILS



What You Get:

Healthcare coverage through ACCG Insurance Programs

Self-insured or fully insured options.

You can lower your risk by participating as a fully insured member, which is what most counties do. Or you can elect to purchase a stop-loss option to support your county's self-insured coverage, thus saving on premiums and shaping your healthcare benefits any way you like.

Regardless of which option you choose: ACCG Insurance Programs works with Anthem Blue Cross and Blue Shield to reduce administrative costs, develop custom underwriting models and maintain a reserve fund to help offset future premium increases. Importantly, ACCG Insurance Programs does not profit from your participation.

Expert advice.

Healthcare coverage is fast-changing. To help you navigate these changes, you've got an ally in our team of seasoned professionals. They're proactive in their thinking, responsive to your questions and collegial with your broker.

Your county also benefits from our partnership with Mercer, the world's largest healthcare consultant. Mercer provides intelligence on

health coverage trends, advice on compliance with laws and other helpful information.

Assurance of your best interest.

Our healthcare coverage is provided exclusively to Georgia counties and authorities through Group Health Benefits Program, Inc. (GHBP), which is overseen by a seven-member board of county representatives. ACCG Insurance Programs administers and audits the program and provides services to promote wellness.

A blue-chip provider.

While coverage is arranged through ACCG Insurance Programs (via the sizable pool of county participants), your coverage is administered directly by Anthem BCBS.



Anthem is one of the nation's most reputable providers, offering you and your employees great flexibility in coverage options.

A ready-made wellness program for your county.

Through a partnership with Georgia Municipal Association, we provide you with:

- Health promotion grants: These cash awards help support your workplace health and well-being programs.
- Training programs: From management workshops around the state to onsite/online seminars on quitting tobacco, preventing back injuries and other topics – our free training series is highly popular.
- Good health communications: Knowledge is power, and we provide a wealth of materials and services to educate your employees and encourage healthy lifestyles.

The partnership is Local Government Risk Management Services (LGRMS), and it's just that – providing ways for your county to manage risk better.

Let's talk about your county's good health coverage.



After an initial conversation, we'll prepare more detailed information on health benefits coverage for you to share internally. Later, ACCG and Anthem will prepare a price quote for coverage, working with you and/or your broker.

Your contact: Ben Pittarelli • 404-589-7840 • BPittarelli@ACCG.org

More info: [ACCG.org/Insurance](https://www.accg.org/Insurance)

“Joining the ACCG Insurance Programs health benefits pool in 2002 was a game-changer for Chatham County. The entire team there has been an invaluable ally.”

— Pat Farrell, Chairman, Chatham County

If you'd like to offer your people more...

The health benefits coverage we arrange through Anthem is the foundation – but you may also elect to offer plans for dental and vision care, life insurance or short- and long-term disability coverage.

Protecting Georgia's Counties: ACCG Insurance Programs

ACCG Insurance Programs provides non-profit insurance coverage and services exclusively to Georgia's counties and county authorities.

In the marketplace, we're distinguished by deep knowledge of local government in Georgia; a stated mission to serve, rather than profit; and a vast portfolio of plans and programs that not only cover your county but also help you prevent losses and claims.

Governed by county-represented trustees and directors, our core offerings are:

- Property and liability protection
- Health benefits
- Workers compensation
- Inmate medical coverage
- Firefighters Cancer Benefit Program