## MIRA MEMBER EXCLUSIVE







How many of these challenges does your company face?

- Not meeting health insurance carrier minimum employee participation requirements
- Having difficultly compiling a "full census" when trying to get health insurance quotes
- Being "no quoted" because of low employee participation in the health plans
- Lowest cost high deductible plans shift the most risk to employees and are still cost prohibitive to your business
- Having difficulty attracting employees due to less-thandesirable health insurance offerings

The Health Benefit Alliance (HBA) can solve all of these issues for you. It is designed to provide lower and moderate-income employees with access to truly affordable, ACA-compliant health insurance, while also providing higher-end plan designs for management, executives and business owners.

HBA is built on copay plans, not high deductible plans. There are multiple copay plans with rates of 20% or less compared to "traditional" health plans. And, no census is required.

Find out how this alternative to high-cost health insurance plans can benefit your organization and all employees –regardless of income level.

## **Benefits Solutions for Employers**

At CBIZ Employee Benefits, we're passionate about providing strategic solutions that will drive employee engagement and build a dynamic and thriving workplace culture. This isn't cookie-cutter consulting.

Our team of forward-thinking professionals will collaborate with you to develop an actionable plan designed to help you navigate the complexities of your benefits strategy, addressing your unique pain points and goals.