



Anthem  | SMALL BUSINESS

STEADY RATES, RICH BENEFITS ARE YOURS WITH THE SOCA BENEFIT PLAN

As a sole proprietor, you may be looking for a cost-saving benefit solution. The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and competitive benefits usually reserved for larger groups. This means eligible businesses join together to share in the overall claims risk. By being part of a larger, self-funded pool, they have financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, sole proprietors receive:



Competitive rates.



Fixed, predictable monthly payments.



A variety of plan designs.



Anthem's broad Blue Access PPO Network and Essential Rx drug list.



Coverage for claims run-out/terminal liability coverage.



Expanded wellness offerings and innovative tools, programs and resources that all work together to improve health and lower costs.

Who is eligible?

The SOCA Benefit Plan is available to sole proprietors who¹:

- Meet underwriting requirements.
- Work more than 30 hours per week (attested to on the employee application).
- Submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE.
- Are headquartered in Ohio.
- Are a member in good standing with a chamber of commerce that is qualified to offer the SOCA Benefit Plan.

These chambers must belong to one of the following Associations/Alliances:

- Southern Ohio Chamber Alliance (SOCA)
- Northern Ohio Area Chambers of Commerce (NOACC)
- Central Ohio Chambers of Commerce (COCC)
- Dayton Area Chamber of Commerce (DACC)
- Youngstown/Warren Regional Chamber (YWRC)

The Anthem difference

Eligible businesses have peace of mind knowing that Anthem has been serving millions of members in Ohio for more than 75 years and is:

- Part of the nation's largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 95% of doctors in the country.²
- Highly experienced in alternate funding plans.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH

Count on Anthem's outstanding core health and wellness programs and services, including 24/7 NurseLine, Future Moms, ConditionCare, LiveHealth Online and more.

For access to high-quality health care at an affordable cost, you can rely on the SOCA Benefit Plan. Contact your broker for a quote. If you don't have a broker, call 1-844-Med-Ohio or visit 844medohio.com.

Frequently asked questions

Are there any restrictions on the number of sole proprietors eligible to participate in the plan?

Regulations limit sole proprietor membership to 10 percent of total SOCA Benefit Plan membership.

If a sole proprietor has employees, are they eligible?

To be eligible, a sole proprietor with employees must register as an employer with the IRS. The IRS will assign an Employer Identification Number (EIN). For the purposes of the SOCA Benefit Plan, the sole proprietor will be considered an employer group once the EIN has been assigned.

If a sole proprietor without employees hires employees during the plan year, do they need to re-apply?

A new employer application indicating EIN should be provided, but no rating change will happen until renewal.

If a sole proprietor with employees is enrolled as an employer group, but drops to one employee during the plan year, do they need to re-apply?

A new employer application indicating sole proprietor should be provided, but no rating change will happen until renewal.

How does a sole proprietor differ from an LLC or S Corp comprised of one individual?

Whether a business is a sole proprietor, LLC or S Corp is based on how the individual has legally structured and filed the business. A sole proprietor is an unincorporated business owned and run by one individual. LLC and S Corps are filed as corporations and have EINs. An LLC files a Schedule SE and a Schedule K-1. An LLC has an EIN. If an LLC has only one enrolling they are a "group of one" which is not eligible to participate in the SOCA Benefit Plan. A sole proprietor files a Schedule C or Schedules F and SE.

What if a sole proprietor was just established and does not have tax documents yet?

The sole proprietor would not be eligible to participate in the SOCA Benefit Plan until tax documents are available.

Is the SOCA Benefit Plan required to provide a proposal or enroll a sole proprietor upon request?

No, a sole proprietor can be declined by underwriting.

How can a sole proprietor meet the requirement to demonstrate that they work 30 hours?

The Anthem employee application asks for full-time hours worked. A sole proprietor must attest that they are working the required 30 hours.

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, because of regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

² Blue Cross Blue Shield Association website: *Personalized HealthCare Nationwide* (accessed September 2019); bcbs.com

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