



*The Restaurant &
Hospitality Association
Benefit Trust.*

A New Opportunity
for Small Businesses

NATIONAL
RESTAURANT
ASSOCIATION



®



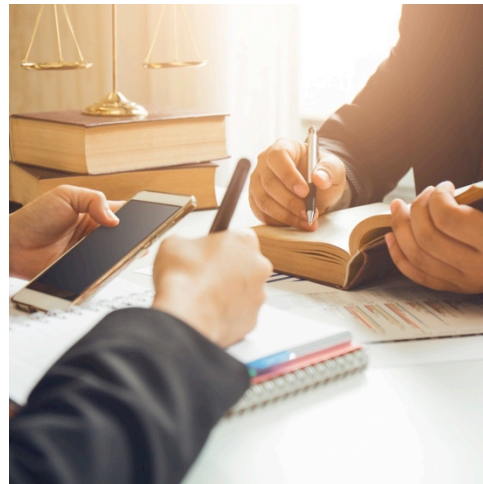


WHO WE ARE

Founded in 1919, the National Restaurant Association's mission is to advance and protect America's restaurant and foodservice industry.



We are the largest foodservice trade association in the world.

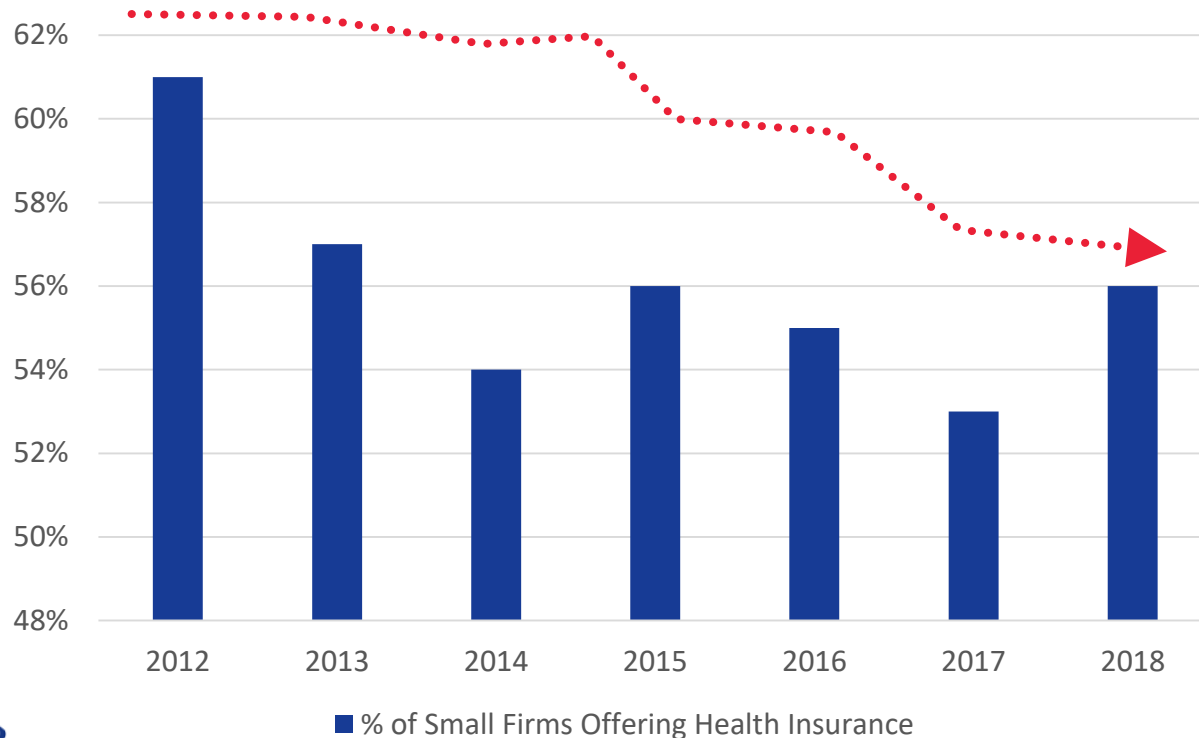


9 out of 10 of our members are considered Small Businesses, and 7 in 10 restaurants are single-unit operations.



We have operators interests in mind, we vet tools and resources to take the burden off of members and ultimately make them more successful.

EMPLOYER-SPONSORED COVERAGE DECLINING AMONG SMALL BUSINESSES



KAISER FAMILY FOUNDATION HEALTH BENEFITS SURVEY 2018 STATISTICS

47% of Small Firms identify the high cost of insurance as the primary reason for not offering coverage



WHY AHPs ARE NEEDED

North Country Brewing able to reinstate employer health coverage due to AHP

North Country Brewing Company (NCBC) of Slippy Rock, Pennsylvania has always thrived on the belief of “community before self.”

- NCBC’s annual Brewfests raise over \$50,000 for Slippy Rock Development, which helps maintain the town’s appearance and upkeep
- Founders Jodi and Bob McCafferty coordinate and fund the “Polish the Rock,” a yearly community clean-up day to clean Main Street and install fresh mulch in the planters

Small Business Health Insurance is a challenge that can be met

The day Jodi and Bob opened the doors in 2005, they offered healthcare coverage to each of their employees. They see it as both a responsibility and an honor to care for their employees who care for their customers.

However, due to a particularly expensive case, NCBC’s premiums skyrocketed and coverage for all employees was seriously at-risk in early 2018.

North Country Brewing dropped coverage in May 2018 due to unaffordable increases. After hearing about the RHA Trust, North Country was able to reinstate comprehensive employer health coverage at an affordable rate.





Association

HEALTH PLAN

The Restaurant & Hospitality Association Benefit Trust, fully insured and serviced by UnitedHealthcare, available to small restaurant and lodging member employers with 2-99 eligible employees.

- Broadest UnitedHealthcare network
- 120 plan designs – Can offer up to 3 plans
- Many plans feature a \$0 Kid PCP Copay
- Telemedicine
- Mobile App with id card





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COMPREHENSIVE COVERAGE

ESSENTIAL HEALTH BENEFITS

Ambulatory patient services (outpatient services)
Emergency services
Hospitalization
Maternity and newborn care
Mental health and substance use disorder services,
including behavioral health treatment
Prescription drugs
Rehabilitative and habilitative services and devices
Laboratory services
Preventive and wellness services and chronic
disease management

A FEW YOU DON'T EXPECT

Invitro fertilization
Clinical Cancer Trials
Organ Transplants
Transgender Healthcare
Domestic Partner Coverage Available



ASKs

- **Transparency and Disclosure**

Association would support creation of a simple, standard disclosure form that states in plain language any differences in benefit coverage to Essential Health Benefits and financial limits higher than ACA limits

- **Increase Funding to Police/Penalize Bad Actors**

Work with federal policymakers for additional funding to support state enforcement efforts and advocate for stiffer penalties

- **Work with us to Promote AHPs as a Quality Option**



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THANK YOU