



VALLEY HEALTH
ALLIANCE

YOUR HEALTH. OUR PRIORITY.

HEALTH INSURANCE OPTIONS FOR LOCAL BUSINESSES

The **Glenwood Springs Chamber Resort Association** is part of the Valley Health Alliance (VHA), a collaboration of local employers, hospitals, and primary care practices working to improve healthcare outcomes and lower costs for businesses of all sizes.

WHAT'S THE RIGHT PLAN FOR YOUR BUSINESS?

Below are the different options for different size businesses.

Large employers with self-funded insurance plans

Large companies that self-fund insurance benefits may want to learn more about the Valley Health Alliance and its programs.

- The VHA's Primary Care Network reduces overall costs for employers and incentivizes healthcare providers to achieve better outcomes for employees and their families.
- The VHA gives self-insured members access to an affiliated Third Party Administrator and Pharmacy Benefit Management provider.
- VHA members work in collaboration to share ideas to lower plan costs and improve employee and family wellness engagement.

[To learn more click here](#)

Fully insured businesses with less than 100 employees

The Small Group insurance market has more options than ever to consider when looking for the right mix of costs and benefits.

- Compare plans from two insurance companies in 2023 – [UnitedHealthcare](#), [Anthem Blue Cross Blue Shield](#).
- The best way to find the right plan for your business and your employees is through a local health insurance broker.

[Check out the Find A Broker page on OurVHA.org](#)

Sole proprietors and small businesses that don't offer health insurance

Sole proprietors, free lancers, small business owners and their employees can shop for insurance in the Individual Marketplace.

- Two companies are offering insurance plans in 2023 – [Rocky Mountain Health Plans](#) and [Anthem Blue Cross Blue Shield](#).
- The best way to find a plan is through the [Connect for Health Colorado website](#), which lists all available plans and a contact number for assistance.

[Learn about the Individual Marketplace on OurVHA.org](#)

ICHRA, or Individual Health Coverage Reimbursement Arrangement

Another option for businesses of any size is ICHRA (pronounced "ick-rah"), a federally-authorized program where employers give their employees a monthly allowance to buy an individual or family health insurance plan that fits their unique needs. ICHRA offers budgetary and tax advantages for some businesses and their employees.

[Contact a Health Insurance Broker to learn more](#)

The **Valley Health Alliance** is a collaboration of employers and health care providers that has been working for several years to lower healthcare costs for individuals and businesses from Aspen to Parachute. The purpose of the Valley Health Alliance is to promote the health and well-being of our communities by providing healthcare that is accessible, affordable and high quality. Participants include major employers, all five local Chambers of Commerce, three hospitals, primary care doctors from Parachute to Aspen, and Mountain Family Health Centers.