



MISSOURI  
INDEPENDENT  
BANKERS  
ASSOCIATION



February 2018

As a community bank and small employer, you are likely faced with the challenge of balancing your employee needs with your bottom line. When the main provisions of the Affordable Care Act (ACA) were implemented in 2014, that challenge was exacerbated.

I invite you to learn more about the looming health insurance shift by visiting [www.TIGadvisors.com/SmallBusinessHealthStrategy](http://www.TIGadvisors.com/SmallBusinessHealthStrategy)

For employers<sup>[1]</sup> with two enrolled employees up to 50 eligible employees, an alternative funding strategy should be on your radar. This strategy includes approaches such as United Healthcare's All Savers program and a newly introduced program from the Missouri Chamber of Commerce and Industry and the Missouri Chamber Federation (in partnership with Anthem Blue Cross Blue Shield). [NOTE: the Chamber program is only available to employers based in Anthem's service area.]

Our endorsed insurance provider, TIG Advisors (formerly known as The Insurance Group) is one of a handful of advisors who have been invited to educate and inform smaller employers about this new small employer health insurance program. This type of health insurance strategy may provide the relief you have been waiting for, and help you balance your employee needs with your bottom line. I can speak from experience because our bank just moved to this program and we saved 7% (for essentially the same plan design).

I invite you to reach out to Jim Ford ([jford@TIGadvisors.com](mailto:jford@TIGadvisors.com)) of TIG Advisors to learn more. They will walk you through each step of the process.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Ruge", with a long, horizontal flourish extending to the right.

Matthew S. Ruge  
MIBA Executive Director

<sup>[1]</sup> *Must be a registered member of the Missouri Chamber of Commerce and Industry or an eligible local chamber of commerce ([See this list](#) for local chambers which are members of the Missouri Chamber Federation).*