



What is an Association Health Plan?

Let Advanced Professionals Insurance & Benefit Solutions guide your small business or association through the process.

Association Health Plans (AHPs) are a valuable resource for small businesses that allow multiple employers to **pool their employees as a large group**, taking advantage of the additional value and reduced administrative expenses. AHPs also are a **valuable recruitment tool** for the organizations that sponsor them, such as local chambers of commerce or industry trade groups.

What Makes Association Health Plans Unique?

AHPs enable small business in the same trade, industry, line of business or profession to come together as a simple employer. Some of the unique qualities of AHPs include:



Underwriting
AHPs are considered a “large group” for underwriting purposes



Bundled Offering
AHPs combine multiple lines of coverage in a consolidated administrative platform



Regulatory
AHPs are considered the employer in many instances — COBRA, Anniversary Date, etc.



Member Governed
AHPs typically align with a membership organization such as a chamber of commerce or trade association

AHP Advantages



Consolidated
billing and administration



Large-group
rating and underwriting



Competitive pricing
for administrative fees and expenses



Get in Touch
CONTACT US

Advanced Professionals Insurance & Benefit Solutions works with a diverse array of organizations to oversee nearly 40 AHPs that provide health insurance and other benefits for thousands of employees at small and mid-sized businesses.