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Affiliated Physicians and Employers Health Plan, a QualCare Administered MEWA, Offers Alternative to Obamacare for Small/Mid-size Companies

MEWA has record success rates, celebrating 10-year anniversary in the market

Piscataway, NJ (July 01, 2014) – The Affiliated Physicians and Employers Health Plan (APEHP), in partnership with QualCare, is celebrating its tenth anniversary and continues to be at the forefront of options for small/mid-sized groups looking for optimal coverage.

In the current competitive healthcare marketplace, the APEHP Multiple Employer Welfare Arrangement (MEWA) boasts a 93 percent employer retention rate, single digit renewal increases over its 10 years and is currently seeing record growth in 2014 of greater than 60%. The APEHP is a member owned health plan supported by a board of trustees made up mainly of plan participants. This means health plan members have a say in how the benefits and profits of the plan are administered. “Through our partnership with QualCare, we are able to offer our employees exceptional health care coverage at substantial savings,” stated James Wolf, MD, President APEHP. “With Obamacare, looking for alternatives that still offer other benefits at low costs, our success is proving that a MEWA program is an alternative that can be administered successfully and cost effectively.” The APEHP accesses QualCare’s expansive regional network of hospitals and providers and provides significant choice of benefit options, from first dollar coverage to high deductible plans, including the newly launched community health plan option sponsored by CentraState Medical Center.

QualCare administers several MEWA’s in multiple states and has proven that the self-funded, member-owned approach is an alternative to the more expensive fully-insured model and allows clients to share in the successful cost reductions. Savings from these plans go back into the plan to benefit the members; not into an insurer’s pocket.

When the MEWA was introduced to the market place a decade ago, Annette Catino, CEO of QualCare, championed the legislation that allowed for the product to come to market in New Jersey. “MEWA has proven to be a successful and cost-effective self-funded alternative to fully insured and exchange plans,” said Catino. “In the ever-changing healthcare market; it is our goal to provide employers with the best coverage plan for their employees.”
QualCare Management Resources (QMR), a subsidiary of QualCare, provides the full management and financial support services to MEWA health plans. “MEWA health plans are now at the forefront of viable options for associations and small to mid-sized employers” said John McSorley, Executive Vice President of QMR. “MEWA programs provide employers with more flexibility in the face of ACA requirements and groups are looking to QMR to provide the professional services needed to keep their programs successful and compliant.”

QualCare managed MEWA’s permit employers of any size to have the same choice of plans and premium savings as a big corporation with thousands of employees. By aggregating the buying power of its members, a MEWA can provide coverage in a manner similar to many of the country’s largest companies with substantially greater control. This provides a valuable option for companies who are looking for affordable, comprehensive coverage, especially in the current landscape of Obamacare.

About the APEHP
Affiliated Physicians and Employers Health Plan is one of New Jersey’s largest MEWA health plan and is open to any employer in the state provided they meet membership eligibility. If you are interested in learning more about the APEHP, please call 888-670-8135, option 6.

About QualCare
QualCare, Inc. is New Jersey’s largest provider-sponsored Managed Care Organization that offers self-funded PPO, HMO network, point of service (POS) network, and open access health plans; third party administration (TPA) services, provider network access, care management services, and a workers’ compensation product. QualCare also provides ACO consultative services and infrastructure, a small group association health plan and insurance management services.

Headquartered in Piscataway, New Jersey, QualCare services over 800,000 members and is owned by 16 non-profit hospitals and physician-hospital organizations, with a clientele that spans health systems, unions, local governments, school boards, and other commercial employers. QualCare’s network covers over 100 acute, specialty and rehabilitation hospitals, as well as over 31,000 physicians and other ancillary providers across New Jersey, Pennsylvania & New York. For more information, visit www.qualcareinc.com.