Health Insurance for Texas Attorneys

BY STEPHEN J. SCHECHTER

Approximately 32 percent of State Bar members are sole practitioners or practice in small firms – climates that sometimes limit affordable health insurance options. With more than 90,000 Texas attorneys, a group this size can be used to try to get a group health plan for any members that will join. The State Bar of Texas Board of Directors Insurance and Member Benefits Subcommittee needs State Bar members' help in trying to get a good insurance rate through a group health plan.

The subcommittee has been working with insurance experts and the State Bar Insurance Trust (SBOTIT) to see if there is any way possible to lower insurance costs for Texas attorneys. The outcome of the discussions has been that a group of at least 10,000 lawyers is necessary to make a group attractive to potential insurance carriers.

This discussion complements other recent State Bar efforts to help lawyers get health insurance. Recently, in addition to the SBOTIT, eHealthInsurance has been added as a State Bar member benefit. The subcommittee continues to work with member benefit providers for alternatives to long term care and disability insurance. For more information about the SBOTIT and eHealthInsurance, go to **texasbar.com/insurance**.

Additionally, during the first few months of 2013, the State Bar is committed to educating members about health insurance options and the Affordable Care Act. A free CLE webcast, *Affordable Care Act: Important Information About Your Choices*, was presented on January 30 and will be re-cast on March 6. The webcast includes topics such as CO-OPs, association health plans, and insurance exchanges. To register, visit **texasbar.com/insurancetraining**. Also, the March issue of the *Texas Bar Journal* will include an in-depth article about the changing landscape of health insurance and the impact of the Affordable Care Act, which will take effect in 2014.

Most importantly, sole practitioners and those practicing in small firms will receive a survey from the State Bar to determine member interest in participating in a group plan to try to get lower cost health insurance. Returning the survey is important because it will help the State Bar conclude whether there is enough member interest to be attractive to group insurance carriers. As an additional incentive, for every 5,000 surveys returned there will be a drawing for an iPad Mini. Please take the time to fill the survey out so that we might use our collective strength to help us get the best rate that we can for Texas attorneys.

Visit **texasbar.com/insurance** for more information. TBJ