



ENSURING INSURANCE OPTIONS: STATE BAR REMAINS COMMITTED TO AIDING ATTORNEYS

Helping members with health insurance has remained a goal of the State Bar of Texas since the 1940s. It's an up-and-down history that mirrors the market that controls it—a market that has made it difficult for us to find solutions for our solo members, the very segment of our population that could use better health insurance options. While we have no control over the market, we have not been deterred in our efforts. In fact, our newest program has made significant strides.

After just six years, the Texas Bar Private Insurance Exchange has more than 40,000 product sales. It also increased the number of products offered from eight to 28.

Whether you're shopping for a group or individual plan, the exchange makes every major medical plan available to you. You might ask, "Why should I choose the exchange over any other broker?" After all, can't you get the same products anywhere else? There's some truth to that, but you may want to consider a few factors before looking outside the exchange.

First, the exchange offers a robust complimentary benefits package you won't find elsewhere. It includes:

- Telemedicine—access to a doctor anytime and anywhere with a \$10 consultation fee;
- Supplemental health insurance—coverage for unforeseen out-of-pocket costs;
- \$10,000 of accidental death and dismemberment coverage; and
- Health Advocate—helps with your claims and treatment plan to save you time and worry.

GOVERNANCE INFORMATION

A new State Bar of Texas annual report is now available at texasbar.com/annualreport. Catch up on highlights from the past bar year, including 2018-2019 State Bar President Joe K. Longley's initiatives on access to justice and fiscal responsibility, the State Bar's independent transparency review, and a "By the Numbers" report on key State Bar programs and services.

Second, the exchange has negotiated some exclusive deals and discounts. For example, the exchange recently added health insurance company Decent, a new entrant to the Austin market. This option is specifically for solo practitioners in Austin, and the company plans to expand throughout Texas in 2020. Decent plans are projected to be very competitive in the market and will offer an exclusive discount through the exchange.

Lastly, groups can shop the unique employer group option, the Members Health Plan, or MHP, which may provide attractive rates for some. The MHP has 13 customizable PPO plan options, five interchangeable prescription plan options, an HR administration platform, and integrated payroll solutions. The MHP is open to Texas law firms with at least one attorney and one additional (non-spouse) full-time employee.

Rest assured that the State Bar will continue pushing to find insurance solutions, particularly for solo practitioners. If our members have innovative ideas they don't think we are considering, I would like to hear them.

The 2020 individual health insurance open enrollment period runs from November 1 to December 15 with a coverage effective date of January 1, 2020. Go to memberbenefits.com/texasbar and schedule an appointment with a licensed benefits counselor, who can help you find the type of coverage that's best for you.

If you'd like to speak with someone at the State Bar of Texas regarding the exchange, please contact Cory Squires at cory.squires@texasbar.com.

Sincerely,

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Have a question for Trey? Email it to trey.apffel@texasbar.com and he may answer it in a future column.