

# Anthem partners with IHC to offer complementary products to Small Group ACA plans

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As the health care landscape continues to change and evolve, Anthem remains committed to finding health care solutions that meet our customers' needs. There's a growing demand for products that supplement, complement or enhance Affordable Care Act (ACA) plans. Complementary products offer coverage for unexpected accidents and critical illness. They've been available in the Individual market for some time through a partnership with the Independence Holding Company (IHC). Through an extension of this partnership, Anthem is pleased to now have the ability to offer these types of products for your Small Group clients.

## Learn more

We're offering webinars so you can earn more and learn more about serving your clients with these products. Be sure to sign up for one below.

There are three different types of plans available, each with its own plan design and coverage options as outlined in the [Balance Plans Overview](#):

- Balance Base Plan
- Balance Plus Plan
- Balance Premier Plan

Initially, these plans will be available in certain states.

## Here are a few situations where such products might be needed:

- Studies have shown that many people can't afford to pay a deductible, when faced with unexpected expenses. Some of these products, when paired with an ACA plan, will help pay this out-of-pocket cost.
- Many of your clients who have ACA plans may not have access to benefits outside of their plan. Pairing their Anthem ACA plan with a fixed indemnity product will provide benefits outside the network.

## Here are some new tools to help you sell:

- [Frequently Asked Questions](#)
- [Balance Plans Overview](#)
- [Rate Sheet](#)
- [Balance Group Underwriting Guidelines](#)

## Earn money selling these plans

Whether your clients have an ACA plan with us or someone else, are looking for additional coverage for unexpected health care expenses, or don't currently offer health care benefits, Anthem will help you with tools and training to match the right plans to your customers' needs and help you earn attractive compensation year-round.

## Getting started

If you haven't already done so, take the first step to get set up to sell these products. Visit this [website](#) and click on your state to learn about IHC products, training, and becoming appointed.\* Scroll down and click on the **Get Appointed** section to begin the process.

## Join one of our webinars

Choose from one of the dates and times below. Then click on the link to take part in a training session:

- [May 4, Friday: 12 p.m. \(noon\) – 1 p.m. Eastern Time](#)
- [May 4, Friday: 3 p.m. – 4 p.m. Eastern Time](#)