Saratoga County Chamber of Commerce Health Insurance Plans FAQs

What plans are offered through the Chamber?

The Chamber reviews plans on an annual basis to secure the best plans at the best rates. The current offerings available are through Blue Shield of Northeastern New York, CDPHP and MVP Healthcare. There is also dental insurance offered through Guardian.

Am I eligible to enroll?

You are eligible to enroll if you are a Chamber member in good standing and either operate a small business or are a sole proprietor.

How do I qualify as a sole proprietor or small business?

A sole proprietor must provide their most recently filed Schedule C attachment, Profit or Loss From Business, from their 1040 tax return.

A small business must show proof of payroll with their most recently filed NYS-45, New York State Quarterly Withholding Report, showing one or more employees, other than the owner, working at least 20 hours per week.

When can I enroll?

You can enroll under any one of three situations: As a new Chamber member; during an Open Enrollment period; or as a result of an involuntary loss of coverage.

How is the plan billed and what is the cost?

Policyholders are billed on a quarterly basis with payments due March 15th, June 15th, September 15th and December 15th.
The cost of each plan can be found on the Health Care Options Summary accessible through our website at www.saratoga.org. From the home page under the column "Chamber Information, click on "Programs – Services - Savings, then click on "Money Savings".

Can I pay with a credit or debit card?

No. Invoices are payable to the Chamber with cash, business check or personal check.

Are my employees eligible to enroll? When?

Yes. Payroll employees working at least 20 hours per week are eligible.
They may enroll when you join the Chamber; when they are hired; during an Open Enrollment period; or as a result of an involuntary loss of coverage.

Does every employee have to participate in the same plan?

No. Most plans may be mixed and matched within the business.

Do I have to provide insurance for my employees in order to cover myself?

No. There are no minimum participation requirements.

Are my subcontractors (1099 employees) eligible to enroll through my business?

No. 1099 employees are considered to be sole proprietors and would need to qualify under their own Chamber membership.

Why do the insurance carriers require tax documentation?

The tax documentation you provide supports your business legitimacy and status as either a small business or sole proprietorship.

Why do I pay more as a sole proprietor?

Rates are approved by the NYS Insurance Dept. for the carriers who tell us that sole proprietors are historically a higher risk pool. However, through your Chamber we were able to secure substantially lower rates for sole proprietors than going directly to the carriers.

Can I change my insurance plan at any time?

Your insurance plan may be changed during an Open Enrollment period.

Will I and my dependent college student be covered outside the service area?

Yes. The plans cover emergency situations worldwide. In addition, the plans offer specific out-of-area coverage for students available through member services.

What happens when I am Medicare eligible?

If you continue to participate in an insurance plan through the Chamber, the coverage will be secondary to your Medicare plan. The cost of the plan will remain the same. There are also several cost effective Medicare plans available directly through the insurance carriers and independent benefits administrators.