

GCSAA Association Health Program FAQs



GCSAA has partnered with Association Health Programs (AHP), an insurance broker who specializes in association management benefit plans, to offer this member benefit.

Q: When is this program available to members?

A: GCSAA members have access effective April 1, 2020

Q: Do I have to be a GCSAA member in order to have access to this program?

A: Yes, all GCSAA members, other than Friends, have access.

Q: What if I end my GCSAA membership?

A: Your policy will stay in effect through its contracted end date. You will need to renew your membership to reapply for coverage.

Q: Are there options available in every state?

A: There are options available in 38 states. Product availability, rates and eligibility vary by state and individual circumstances. There are no options available in 12 states due to state legal restrictions: Alaska, California, Connecticut, Hawaii, Massachusetts, Maine, New Hampshire, New Jersey, New York, Rhode Island, Vermont and Washington.

Q: What kind of health plans are available?

A: PPO, or Preferred Provider Organizations, to allow freedom and flexibility when choosing physicians, hospitals, etc. Coverage for out-of-network care is also included with many policies.

Q: Will I have access to multiple plan design options?

A: Yes (choices of deductibles, out of pockets, benefit maximums, etc.). AHP will work with you to determine which plan designs best fit your needs, desires, and situation.

Q: Which health insurance providers will I have access to?

A: This varies state-by-state. A few examples are United Healthcare PPO, Aetna PPO, Cigna PPO, etc. AHP partners with A+ rated carriers to provide you with peace of mind when selecting a plan.

Q: Is my family eligible for assistance as well?

A: Absolutely! All immediate family members (i.e. spouses and dependents) are eligible.

Q: What is the advantage of purchasing health insurance through AHP?

A: Unique plan designs, buying power, and superior customer service.

Q: Am I responsible for the premiums?

A: Yes, all members who purchase policies are responsible for 100% of the premiums. Payments are made directly to the insurance providers.

Q: Can I cancel a policy at any time?

A: Policies will remain active unless the individual (insured) notifies the provider of his or her desire to cancel. Cancellation will depend on the insurance provider and the type of policy.

Q: Can I purchase a policy through this program if I am already on my employer's policy?

A: You would need to wait until your employer's open enrollment or experience a qualifying event (birth/adoption of child, change in employment, divorce, etc.) in order to make a change. Conversely, if you are enrolled in an ACA (on or off the marketplace) policy, you can switch to a policy through the Association if you are eligible.

Q: Will GCSAA receive access to any of my protected health information?

A: No, GCSAA does not come into possession or have access to any of your protected health information (PHI)

For more information or questions, please contact Jason Powers (jpowers@gcsaa.org) or call 800-472-7878, ext. 3633.