

THE ENDORSEMENT METHOD

Joe Costa & Associates is the industry leading partner for associations looking to bring employee benefit solutions, primarily medical insurance, to their members. JCA has a proven solution, The Endorsement Method, that has created tens of thousands of dollars in savings to association members!

Medical Insurance provided through associations has long been a topic of interest as the cost of medical insurance is outpacing inflation and wage increases, and the role medical insurance plays in employee recruitment, retention and satisfaction is more important than ever before. With recent legislation, rulings from the federal government and court cases, interest in Association Health Plans (AHPs) is on the rise. Yet, the long standing “bona fide” association model and the newer association model, brought about by executive order, both place large requirements on the association itself to create a MEWA (multiple employer welfare arrangement), act as a fiduciary, create plan documents and hire administrators to oversee all aspects of the plan. The association is now stuck with a real AHP...Association HEADACHE Plan.

Associations can leverage the size of their membership to create massive savings while offering lower cost/better benefit coverage with The Endorsement Method from Joe Costa & Associates.

Use Your Association's Size to Drive Price Down

The JCA Endorsement Method was created to provide the primary solution of an AHP, lower cost/better benefit medical coverage, while eliminating the association's major hurdle of creating and administering an AHP. The primary tool of an AHP is using the economies of scale to drive down price. The larger the volume of association members enrolled in a plan, the greater the association's leverage to drive down cost. For AHPs, size is king!

The JCA Endorsement Method has a unique capability to leverage over 350,000 individuals and over 10,000 employers into a buying power that has saved our associations thousands! The Georgia Charter Schools Association is a great example of our capability. The GCSA is a state association of public charter schools and creating any administration savings is for these schools goes a long way. Since the start of the year, The JCA Endorsement Method has created massive savings for association members:

\$678,000 in annual savings for a 615 employee organization

\$60,000 in annual savings for a 70 employee organization

\$1,700 in annual savings for a 14 employee organization

\$16,000 in annual savings for a 45 employee organization

\$158,000 in annual savings for a 95 employee organization

\$17,000 in annual savings for a 40 employee organization

The JCA Endorsement Method is not limited to any industry or geographic area. Savings is the first step, but not to be lost is our service. We bring high value, Fortune 100 level benefits to each and every employer, and JCA commands a national service team, with call centers on both coasts.

Turn an Association Headache Plan into a solution for your members.

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