



# Northern Nevada DENTAL SOCIETY

## **Update on the NNDS Association Health Plan with Prominence**

The NNDS association health plan with Prominence is being discontinued and will terminate for all members on August 31, 2025. We have developed a guide for our members outlining the best options for a smooth transition out of the AHP.

Working with our association's employee benefit consultant, Jeff Lyboldt, we have created this guide for your practices that prioritizes consistency and a seamless transition for your employees and their families.

## **Transitioning to Prominence Small Group Health Plans on 9/1/25**

To make certain that your employees and their dependents don't experience any disruptions or inconveniences, we recommend that current association plan members move into a small group ACA plan with Prominence Health.

- ✓ ***Same doctors and hospitals as the current plan – zero disruption***
- ✓ ***Richer benefits in some cases, with expanded pre-deductible coverage categories***
- ✓ ***Members get credit on the new plan for their 2025 year-to-date deductible and out of pocket medical spending on the old plan***
- ✓ ***Plans with 2+ enrolled members will receive a \$1,000 welcome premium credit from Prominence on their October 2025 invoice***

## **What's The Difference Between These Plans?**

The association health plan options used a slightly different plan design and actuarial methodology than what is used in small group ACA coverage. Here is a table that shows the most comparable plans when moving from the AHP to small group (as compared by deductibles, co-pays and out-of-pocket limits):

<i>Old AHP Plan Names</i>	<i>New ACA Plan Names</i>
AHP HMO 8	HMO Freedom Gold 9
AHP HMO 17	HMO Freedom Gold 19
AHP HMO 22	HMO Freedom Silver 22
AHP POS 17	POS Silver 19
AHP PPO 9	PPO Gold 9
AHP PPO HD 11	PPO HD 12

### **How Will This Impact Our Rates?**

Small group health plans are priced differently than the association plan. In the association plan, all the risk was pooled amongst NNDS members and there was flat premium assigned for employees, their spouses and children.

Small group plans, on the other hand, primarily consider age and gender to determine rates. Thus, many members will get a reduced premium for comparable plans, while others may see a small increase.

Jeff Lyboldt will work one-on-one with your employees to work through all their plan options.

### **What Are the Next Steps?**

Jeff has put together a process to help your practice navigate this change as effortlessly as possible. From showing you the exact difference in plan costs to answering questions from your employees, Jeff and his team will be working earnestly to make this transition as convenient as possible for our members.

Jeff will be in touch with each of our members directly, however, you can reach him directly at (702) 481-2840 or at [jeff@insuringeverything.com](mailto:jeff@insuringeverything.com).