



Health Insurance Partnership with Lighthouse Insurance Group (LIG) Solutions *Frequently Asked Questions*

The Authors Guild and a coalition of book and publishing industry organizations has announced a health insurance partnership with Lighthouse Insurance Group (LIG) Solutions.

To help members understand the partnership and what it means for them, we have created this frequently asked questions document. For questions not answered here, please contact staff@authorsguild.org.

What is LIG Solutions?

LIG Solutions is a division of [Lighthouse Insurance Group](#), an insurance advisor with experience in the health, life, and Medicare insurance industry. [LIG Solutions](#) offers insurance solutions for associations and their members, societies, and other affinity groups. LIG Solutions helps connect people to a variety of coverage plans through the health insurance exchanges or marketplaces. LIG Solutions's agents can help you understand your benefits and different plan options to determine what insurance is right for you. **LIG's services are free.** Health insurance plans **do not** cost more if you buy them through LIG's agents.

Generally, health insurance agents represent one carrier. However, LIG broadens consumers' choices and can sell insurance from many insurance companies in your state. Below is an example of some of the carriers [LIG represents](#) (this is *not* a comprehensive list and availability is based on your geographic location):

- Aetna
- Agentra Healthcare Solutions
- AmBetter
- Anthem Blue Cross Blue Shield
- Blue Cross Blue Shield
- Chesapeake Life
- Colonial Life & Accident Insurance Company
- Coventry
- Health Net
- HealthSpan
- Humana
- Kaiser Permanente
- Medical Mutual of Ohio
- Molina Healthcare
- Mutual of Omaha
- MyBenefitsKeeper
- National General Insurance
- Oscar
- Pivot Health

- Surebridge Insurance
- UnitedHealthOne

Why did Authors Guild partner with LIG Solutions?

We joined a coalition of book industry organizations in April 2018 to create an appropriate partner for an association-sponsored health insurance program. Initially, the coalition's goal was to create an association health plan (AHP). The coalition was formed after an executive order expanded eligibility for organizations to pool resources across state lines to offer members health insurance at negotiated rates.

However, the coalition's goal had to be modified when the executive order was deemed illegal. The government appealed the ruling, and the case is still in the courts. The coalition was hopeful there would be a court decision regarding AHPs that would expand health insurance options for all our members. However, the partnership with LIG Solutions is a step in the right direction while we continue to await a decision on the legality of expanded AHPs.

The health insurance partnership with LIG Solutions provides coalition members with extensive knowledge of the health insurance market to help members navigate the wide array of insurance options, including ACA-compliant major medical, Medicare/supplements, short-term policies, vision, dental, critical care, and supplemental coverage for individuals members and their immediate family. It offers health insurance coverage concierge style to members in a centralized portal, eliminating much of the burden and cutting through confusion that normally accompanies shopping for health insurance. A variety of health insurance options are sourced from carriers in all 50 states and Washington, D.C.

Will this partnership lower my health insurance costs?

No, this partnership does not allow the Authors Guild or the coalition to negotiate rates for insurance premiums as these are set with federal or state legislators. An executive order that allowed for organizations like the Authors Guild to create association health plans and use economies of scale to negotiate better rates for insurance premiums is currently tied up in courts. That said, we hope LIG Solutions's knowledge of the industry may result in some members finding better insurance solutions of which they were unaware. In general, however, ***you should not expect lower health insurance costs, and you will still have to get your primary medical coverage through the ACA Health Exchanges.*** LIG Solutions's prime benefits are providing expertise and choice to our members along with many different coverage types offered by the exchanges as well as supplement insurance like dental, vision, and critical care.

How will this partnership benefit me and my family?

The partnership with LIG Solutions will benefit you and your family in the following ways:

- **Expertise:** LIG's agents are licensed in all 50 states. In addition to providing health insurance services, LIG Solutions also delivers health and wellness content.
- **One-stop-shop:** The Authors Guild will have its own unique landing page managed by LIG Solutions that members can access to purchase health insurance. LIG Solutions offers concierge service that brings together all the traditional health coverage benefits (major medical, vision, dental, critical care, group/Health Reimbursement Arrangements, etc.). Normally, you would have to go to several sources to build similar coverage.
- **Choice:** LIG Solutions does not use only one insurance carrier. Instead, LIG Solutions can build custom plans for you that include major medical, short-term medical options, vision, dental, and many health-related supplemental options to cover your individual needs.

- **Communication:** Through the partnership with LIG Solutions, the Authors Guild will be able to continuously communicate with members on what your health insurance options are.

How will the partnership work?

The partnership will be co-branded between the Authors Guild and LIG and offered to members and their immediate families. The Guild will have a unique landing page just for our members, as well as a unique phone number, health and wellness content, and other no-cost tools.

When can I sign up?

LIG Solutions is in the process of creating the Guild's unique landing page and has committed to launching the program by fall 2020. We will notify members once this page is up and running.

How do I sign up?

Once the landing page is live, you will be able to log in and enter your information via a form on the site. The form asks if you are seeking health insurance for just yourself or for you and your family. You will then be contacted by an LIG Solutions representative who will walk you through your options based on your own individual/family needs.