

**MYTH:** There is exclusivity around which brokers can sell certain AHPs.

**FACT:** There are NO contractual exclusivity agreements with ANY Association Health Plans. Any broker can write new business for any AHP, as long as they meet licensing requirements.

**MYTH:** AHPs are just for high risk and/or unhealthy groups.

**FACT:** AHPs are set up from a risk assessment/pooling and renewals standpoint.

**MYTH:** AHPs are only self-funded plans, with large aggregation.

**FACT:** The Trust offers both fully funded insured plans and level-funded plans, as well as stop-loss plans. All the Trust groups are pooled with a larger risk pool to offer a broad product portfolio including richer plan options and pricing flexibility.

**MYTH:** AHP rates fluctuate too often.

**FACT:** The Trust firms are part of a large risk pool which reduces rate fluctuations and creates long-term financial stability. In addition, the ACEC Life/Health Trust has over a 92% member and firm retention rate.

**MYTH:** AHPs are slow to quote and less efficient.

**FACT:** The ACEC Life/Health Trust works with all levels of firms to allow brokers to receive quotes in as little as three business days if needed.