



June 5, 2025

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Chamber Benefit Plan helps Missouri small businesses keep health insurance costs in check

Louisiana, Mo. — As the cost of employer-sponsored health coverage rises nationally, an innovative health insurance model is providing real savings for small businesses in Missouri.

With rising inflation, annual family premiums for employer-sponsored health insurance climbed an average of 7% in 2023, according to a survey from health policy research firm KFF.

However, a health insurance product from the Missouri Chamber Federation is helping small- and mid-sized employers combat those rising costs. The Chamber Benefit Plan uses a multiple employer welfare arrangement (MEWA) model to enable small businesses to join together and share in the overall claims risk by being part of a larger, self-funded pool.

In a 2024 poll, 75% of respondents said the Chamber Benefit Plan reduced their company's health insurance costs by at least 10%. The majority of respondents reported saving at least \$10,000 annually by switching to the Chamber Benefit Plan.

"Members tell us frequently how the Chamber Benefit Plan has stabilized and reduced their insurance costs while offering great coverage for their employees," said Kara Corches, interim president and CEO of the Missouri Chamber of Commerce and Industry. "We are thrilled to help small employers secure real savings, and we look forward to spreading the word about this valuable health insurance option."

The health insurance offered by the Chamber Benefit Plan was first rolled out to a limited number of small businesses in 2017. Since then, it has grown to nearly 4,000 groups and 45,000 covered lives.

The plan is offered across Missouri to businesses with 2-50 eligible employees. Small employers who want to learn more and find a certified broker can start by contacting

Brook Patterson, Executive Director of the Louisiana Missouri Chamber of Commerce at (573) 253-5201 or by visiting mochamber.com/benefits.

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