

Champion Health Enhances CHAMP Plan with Harbor Shield's Attorney-Led Compliance Protection for Section 125 Benefits

Behind-the-scenes audit protection now pairs with CHAMP's everyday, easy-to-use care, giving employers confidence to expand benefits without adding complexity.

MIDLOTHIAN, VA, UNITED STATES, December 4, 2025 /EINPresswire.com/ -- [Harbor Shield](#), a

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This partnership reinforces what CHAMP already delivers—accessible, everyday care and stronger financial outcomes—while Harbor Shield quietly ensures legal and regulatory confidence behind the scenes.”

Richard Howell, Champion Health

contractual audit-protection program for employer tax credits and Section 125 benefit plans, today announced a strategic partnership with [Champion Health](#), provider of the CHAMP Plan, an easy-to-use healthcare solution designed to boost access to everyday care while improving take-home pay and employer savings.

Through this partnership, CHAMP remains the centerpiece of the benefits strategy, helping employers bridge the access gap to vital healthcare coverage and relieve cost pressure. Harbor Shield is being added as a forward-thinking value add that quietly protects employers from regulatory challenges, rising audit scrutiny, and ongoing changes in healthcare and tax rules across their Section

125 benefit structure.

“Harbor Shield gives owners the legal confidence to move forward,” said Ryan Leggett, spokesperson for Harbor Shield. “We exist to remove the fear of ‘what if the IRS asks questions?’ so businesses can take advantage of tax credits and smart healthcare solutions like CHAMP. With a seasoned tax-attorney team behind every eligible filing, inquiries are handled quickly and professionally, letting leaders focus on growth instead of worrying about what might show up in the mail.”

“For CHAMP members, nothing changes in how you access or use your benefits,” said Richard Howell, spokesperson for Champion Health. “CHAMP continues to do what it does best—improve access to everyday care while helping employers and employees see better financial outcomes. Harbor Shield works behind the scenes to reinforce regulatory confidence around the entire Section 125 benefits stack. Our goal remains the same: reduce barriers to care,

increase take-home pay, and support healthier teams, now with added peace of mind for employers.”

This added layer of protection comes at a crucial time, as employers face rising healthcare costs, shifting regulations, and shrinking margins, especially in hourly and service industries. By combining CHAMP’s high-utilization care model and wage-enhancing benefits with Harbor Shield’s contractual audit protection and direct access to tax attorneys, employers gain a more durable benefits strategy without disrupting enrollment, communications, or the day-to-day member experience.

“For broker partners, this strengthens what already works,” added Howell. “The CHAMP story doesn’t change: practical care, higher utilization, and measurable employer savings. Harbor Shield enhances the structural backing and gives clients additional confidence, without complicating the sales motion or implementation.”

“Healthcare affordability and access are real pain points, especially for hourly teams living paycheck to paycheck,” added Leggett. “Programs like CHAMP help employees finally access the benefits they desperately need. Harbor Shield extends that by providing added peace of mind across the Section 125 benefits stack. Employers can expand access and lean into innovative solutions with the confidence that they are navigating regulatory complexity with attorney-led support.”

What the Partnership Means for Employers, Brokers and Members

- No workflow changes: CHAMP enrollment, communications and member use remain the same; there are no new steps for employees.
- Get CHAMP started with security. Launch CHAMP with Harbor Shield’s audit protection already built in, so there’s peace of mind from day one.
- Harbor Shield protection extends beyond CHAMP. Once CHAMP is a part of your Section 125 benefits structure, Harbor Shield’s protection extends across the rest of the existing benefits that are there, not just CHAMP.
- Stronger defense, simpler delivery: Brokers continue presenting the same CHAMP value proposition; Harbor Shield operates quietly in the background as a compliance and audit-defense layer.
- Access, affordability, and confidence: The combined solution supports higher utilization and predictable employer savings, and greater confidence in offering meaningful benefits, without adding administrative burden.

“Pairing CHAMP with Harbor Shield strengthens the foundation at a moment when costs, regulations, and operating pressures are rising,” said Leggett. “Employers don’t need more complexity; they need clarity and confidence. With this partnership, CHAMP continues to deliver everyday care and better paychecks, and Harbor Shield makes sure employers feel protected while doing the right thing for their teams.”

About Harbor Shield

Harbor Shield offers contractual audit protection and attorney-led support to employers utilizing tax credits and Section 125 benefit programs. Built to reduce uncertainty and simplify compliance, Harbor Shield enables business owners to invest confidently in people, growth, and modern benefits, all with a seasoned tax attorney team ready to respond to inquiries. Learn more at <https://www.myharborshield.com/>.

About Champion Health (CHAMP Plan)

Champion Health delivers the CHAMP Plan, a straightforward, high-utilization healthcare solution that supports everyday care, enhances take-home pay, and drives measurable employer savings, all without adding complexity. CHAMP is designed to be easy for members, straightforward for employers, and effective for brokers. Learn more at <https://champplan.com/>.

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