



- Time for an Update -





AGENDA

- ❖ B&P Resources
- ❖ Advantages of using B&P
- ❖ 2018 Carrier Highlights



B&P RESOURCES

ENROLLMENT RESOURCES

- EaseCentral Specialist
- Dedicated group specialists – 2 per team
- Enrollment Support
- [Network and Rx Searches](#)
- [Group approval letter](#)
- [Being a good Healthcare Consumer](#)
- Access to our experienced underwriters

WEBSITE

- [Backpocket Tool](#)
- Underwriting
- Billing
- [Custom Generators](#)
- [Competitive Plans by County](#)





ADVANTAGES OF WORKING WITH B&P

LOCAL PRESENCE

LEGISLATION

- [6055 & 6056 Reporting](#)
- [Pay or Play](#)
- [HCR Checklist](#)
- [Medicare Part D Creditable Status](#)

ANTHEM EDI

QUICKLY DOWNLOAD SBCs

BACK OFFICE SUPPORT FOR ADDS/DELETES/CLAIMS RESOLUTION



MEDICAL UPDATES



AETNA

- 4/1 Rates available 1/15
- 20+ Enrolled: no DE-9C or prior carrier bill required



ANTHEM

- 4/1 Rates available 1/11, rate pass for 2nd quarter
- 2 HMO networks (full and narrow) allowed through 6/30/18
- 6+ Enrolled: prior carrier bill in lieu of DE-9C through 6/30/18
- 5+ Enrolled: 30% participation through 6/30/18
- Individual coverage (on/off exchange) is a valid waiver
- Start-up friendly, legal docs required prior to effective date



CALIFORNIACHOICE

- Kaiser rates and benefits are now the SAME
- Kaiser to CalChoice (and vice versa) can only occur at the groups anniversary date
- Commission 1-100: 5%



HEALTH NET

- PPO/Enhanced Care PPO rate pass
- HMO/HSP 2.2% average rate decrease



UNITEDHEALTHCARE

- 10+ Eligible: Participation Certification form accepted in lieu of DE-9C
- Alongside Kaiser: Choice Simplified portfolios require 60% combined UHC and Kaiser enrollment with a min. of 5 CA enrollees
- Flexible when 51% out-of-state; Broker must be licensed in the majority state, underwriting varies
- Individual coverage (on/off exchange) is a valid waiver
- 1-2 life groups will take longer than 3+ groups and must use the ACH for payment



ANCILLARY UPDATES



ANTHEM

- No DE-9C required for specialty groups
- Implants, posterior composite fillings, and 80th & 90th UCR are covered on Platinum and Gold plans
- All plans cover endo, perio, and oral surgery under basic with no waiting periods (nonvoluntary plans)
- Ortho available with 5 eligible and 5 enrolled
- 5% ancillary discount when dental is bundled with vision and/or life



CHOICE BUILDER

- #2 ancillary carrier; includes rich plans and carriers: Anthem Blue Cross, Delta Dental, MetLife, VSP, etc.
- No DE-9C or payroll required



DELTA DENTAL

Rate pass from 2014-2018



GUARDIAN

Dental: no waiting period for 5+, implants for 2+, max. rollover on all plans



METLIFE

10-99 Enrolled: 5% dental discount when dental is bundled with 1 other lines of coverage



UNITEDHEALTHCARE

- Packaged Savings discounts when ancillary is bundled with Medical
- Dental: niche PPO dental plans for 51-100 groups unlimited and \$5k annual max. options (1/3 have \$200 deductible)
- Vision: Costco in-network
- LTD: down to 2 enrolled
- 10+ Eligible: Participation Certification form accepted in lieu of DE-9C



PRINCIPAL

- Dental, Vision, Life/AD&D. LTD and STD
- Dental standalone at 3 lives
- Vision, Life/AD&D, LTD and STD standalone at 5 lives
- Packaged lines at 3 lives with 2+ lines of coverage
- Dental: No waiting period
- Child ortho at 3+, adult ortho at 25+
- Vision: network is VSP
- NO DE9C required



VSP

- Rate pass 2018
- Direct contract- no admin fees 5-100



DELTA DENTAL PERSONAL PROTECTION PLAN

NEW AND CURRENT DELTA DENTAL GROUPS CAN ADD A NEW SERVICE CALLED THE PERSONAL PROTECTION PLAN AT ANY TIME.

THE PERSONAL PROTECTION PLAN SERVICE INCLUDES:

- Teladoc
- Emergency Assistance
- Legal Assistance
- ID Theft Resolution

THERE ARE NO COPAYS OR FEES TO USE ANY OF THE SERVICES.

COST:

- \$6 pepm, 100% employer paid
- All employees, even waivers, must enroll
- Dependent coverage included at no additional cost

BROKER COMMISSION IS 10%.



CANOPY HEALTH

CANOPY HEALTH IS A PROVIDER CREATED NETWORK THAT CONTRACTS WITH UNITEDHEALTHCARE, AND WESTERN HEALTH ADVANTAGE

NETWORK

- UCSF
- John Muir
- Dignity, Meritage
- Marin General
- Washington Hospital
- San Ramon Regional
- Hill Physicians
- Sonoma Valley Hospital

MEMBER CHOOSES A PCP IN CANOPY HEALTH BUT CAN BE REFERRED TO ANY PROVIDER IN THE CANOPY HEALTH NETWORK

Example: Member that selected a John Muir medical group PCP in Walnut Creek, can be referred to a UCSF specialist in San Francisco

- Members will have a mobile cost estimator
- Member care shared among the Canopy Health system
- Available carrier networks:
 - UnitedHealthcare = SignatureValue Advantage HMO
 - Western Health Advantage = Full network
 - CalChoice includes Canopy thru Western Health Advantage
- In summary, member can save on premium dollars while they gain greater access to providers and benefit from concierge service and coordination of care



2018 MEDICAL UPDATES

- Dependent age bands will be different in 2018. Please let your employers know it will be important to obtain specific birthdays if they don't already have them on file.
- CA will follow the federal mandate and then use the 2018 age factor table

Current ACA Rate Structure Example Used in 2017:

Same rate used across ages 0-20

Example:

0-20	\$500
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Federally Mandated ACA Rate Structure Example for 1/1/18:

Different ages can be used for ages between 15-20

Example:

0-14	\$500
15	\$550
16	\$600
17	\$650
18	\$700
19	\$750
20	\$800

2018 REQUIRED NOTICES CHECKLIST

2018 Required Notices Checklist

1-19	20-49	50+	
SPD and General ERISA Disclosures			
Who Must Apply			
Group health plans, as applicable			
✓	✓	✓	Summary Plan Description (SPD)
✓	✓	✓	Summary of Material Modifications (SMM) / AND Summary of Material Reduction in Covered Services or Benefits
COBRA (Consolidated Omnibus Budget Reconciliation Act) Notices			
Who Must Apply			
Group health plans sponsored by employers with 20 or more employees on more than 50% of their typical business days in the previous calendar year			
✓	✓	✓	General Notice of COBRA Rights
✓	✓	✓	Notice of Qualifying Event
✓	✓	✓	COBRA Election Notice
✓	✓	✓	Notice of Unavailability of COBRA Coverage
✓	✓	✓	Notice of Underpayment of COBRA Premium
✓	✓	✓	Notice of Early Termination of COBRA Coverage
HIPAA (Health Insurance Portability and Accountability Act) Notices			
Who Must Comply			
Group health plans with 2 or more participants who are current employees			
✓	✓	✓	Notice of Special Enrollment Rights
✓	✓	✓	Wellness Program Disclosure
✓	✓	✓	HIPAA Notice of Privacy Practices for Protected Health Information Note: Fully insured group health plans that do not create or receive protected health information (PHI) - other than summary health and enrollment information - are not required to develop this notice.
✓	✓	✓	HIPAA Notice of Breach of Unsecured Protected Health Information See note above.

B&P's [Required Notices Checklist](#) identifies the annual required notices for the Small Group market broken down by group size.

EASECENTRAL

bpQuote Enrollment Export



For new EaseCentral groups, use our new bpQuote Enrollment Export feature to transfer group and quote data directly to EaseCentral.



We recommend using our rate library to write over the exported plans so you don't need to manually enter provider and Rx search links, benefit summaries, or SBCs (for Anthem or UHC).



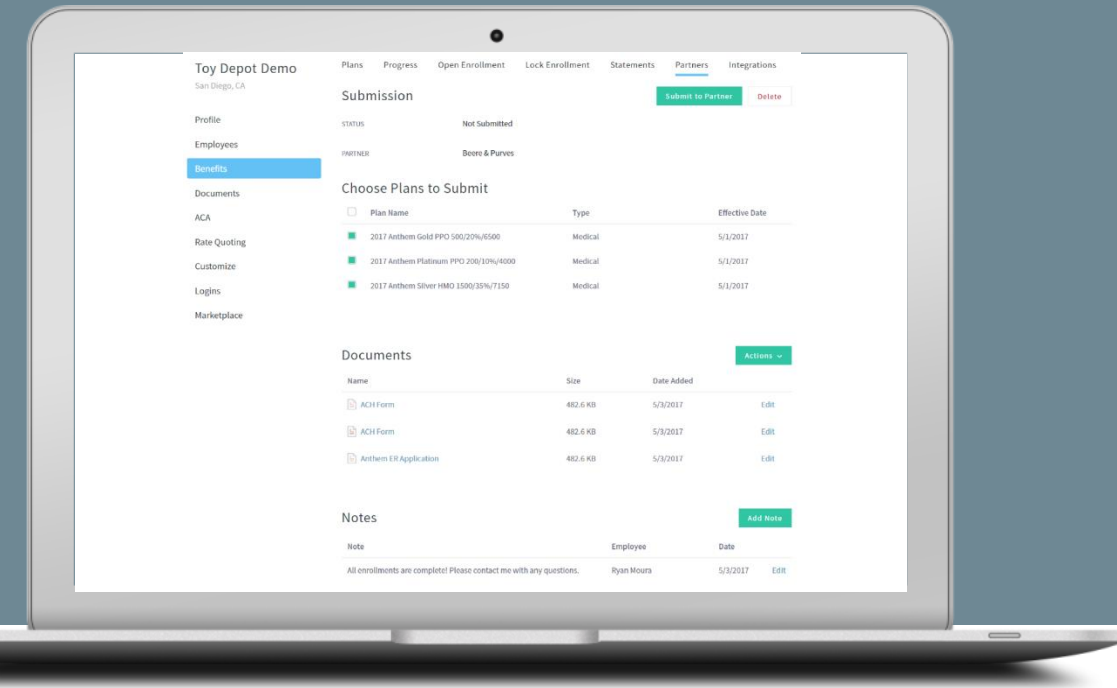
See our Enrollment Export [instructions](#) or watch our [video demo](#) for more information.

EASECENTRAL

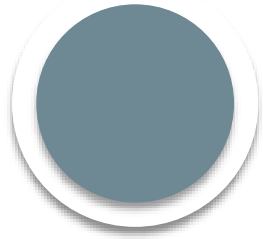
Direct Submission from EaseCentral to bpUnderwriting

SUBMIT BUSINESS DIRECTLY TO B&P THROUGH EASECENTRAL'S PARTNER PORTAL:

1. Start on the Partners page of your company portal ([Company > Benefits > Partners](#))
2. Click [Add Partner](#) and select Beere&Purves
3. B&P will receive and approve your pending request
4. Once approved, click [Add Submission](#)
5. Select the plans you'd like to submit and upload any employer documents and/or notes
6. B&P will receive your submission and begin underwriting!



BROKERPICKS



BROKERPICKS PROGRAM

When you place your Small Group business through B&P, AND they enroll 1 to 100 employees in one of our Medical carriers, they can choose one service which we will pay for or supplement the cost.

1st Year Payment Options for Groups Enrolling in a B&P Carrier

Services (choose one ¹)	1-4	5-19	20-100	Payment	Vendor
Premium Only Plan ¹	B&P enrolled	B&P enrolled	B&P enrolled	First year annual fee	Bancover
EaseCentral ²	B&P medically enrolled	B&P medically enrolled	B&P medically enrolled	First year subsidy ²	EaseCentral ²
Other Benefits / HR Platforms ³			B&P medically enrolled	First year subsidy ³	Employer's choice ³
HR360		B&P medically enrolled	B&P medically enrolled	First year annual fee	HR360
COBRA Administration			B&P medically enrolled	First year annual fee	Sterling HSA, TASC, WageWorks
FSA (Healthcare + Dep Care + Transit)			B&P medically enrolled	Set-up fee	Sterling HSA, TASC, WageWorks ⁴
ERISA Compliance			B&P medically enrolled	Set-up fee	TASC
STRIVE Benefits			B&P medically enrolled	Set-up fee + discounted PEPY	STRIVE Benefits
EAP - Telephonic			B&P medically enrolled	First year annual fee	The Holman Group

EaseCentral Subsidy Example (for pepm priced services):

30 B&P medically enrolled employees

\$1.40 per employee per month fee

30 x \$1.40 x 12 months = \$504 payment to the vendor

Other Benefits / HR Platforms Subsidy Example (for pepm priced services):

30 B&P medically enrolled employees

\$1 per employee per month fee

30 x \$1 x 12 months = \$360 payment to the vendor

		Vendor
HR360 (750 Solution)	Online HR library for brokers (add up to 750 customers)	HR360
WrapDoc 360	WrapSPDs and plan documents	HR360
COBRA	COBRA administration	Sterling HSA, TASC, WageWorks
ERISA Compliance	ERISA compliance assistance	Sterling HSA
FSA	FSA administration	Sterling HSA, TASC, WageWorks
HRA	HRA administration	Sterling HSA, WageWorks
HSA	HSA administration	Sterling HSA, WageWorks
ACA Services ⁵	ALE, FTE, minimum value testing, 6055/6056 reporting, cadillac testing, etc.	Sterling HSA
PCORI Fee	Calculation of PCORI fee	Sterling HSA
Employee Assistance Program	Telephonic or visitation EAP services	The Holman Group
Wellness	Full-service wellness plan	The Holman Group/TriWellness



PARTNER SERVICES



EDUCATION

- Robust Website
- Ongoing Broker & Marketing Education
- Notice of Carrier Updates
- Enacted Legislative Updates
- Sponsorship of Industry Associations



EMPLOYER HR SERVICES*

- COBRA (1st Year Administration Fees)
- EAP (1st Year Administration Fees)
- EaseCentral (Subsidy with Subscription)
- ERISAEdge (Initial Set Up Fee)
- FSA (Initial Set Up Fee)
- HR360 (1st Year Fees)
- Other Online HRIS (Subsidy Option)
- POP (No Charge 1st Year)



EMPLOYER TRAINING

- Group Administrator Meetings
- Online Group Administration Tool Training
- In-person or Online Meetings



SALES SUPPORT

- Dedicated Group Specialists
- Assistance with Employer Presentations
- Sales Materials
- Assistance with Renewal Strategy
- Broker Commission Assistance
- Broker of Record Transactions
- Book of Business Reports



QUOTING

- Customized Online Proposals
- Renewal Quoting
- Rate Increase Reminder Notices for Requotes
- Final Rate Generation



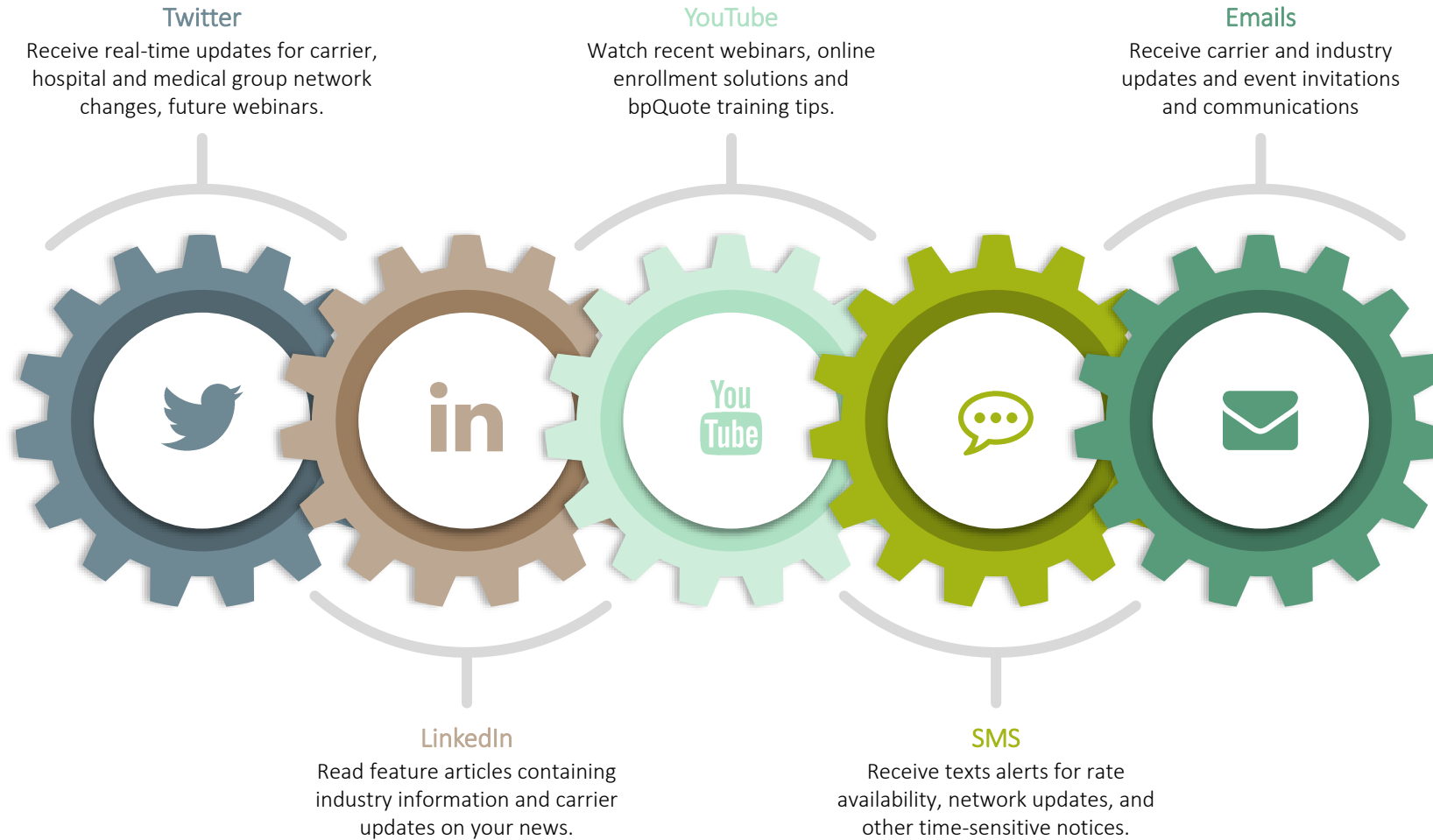
UNDERWRITING

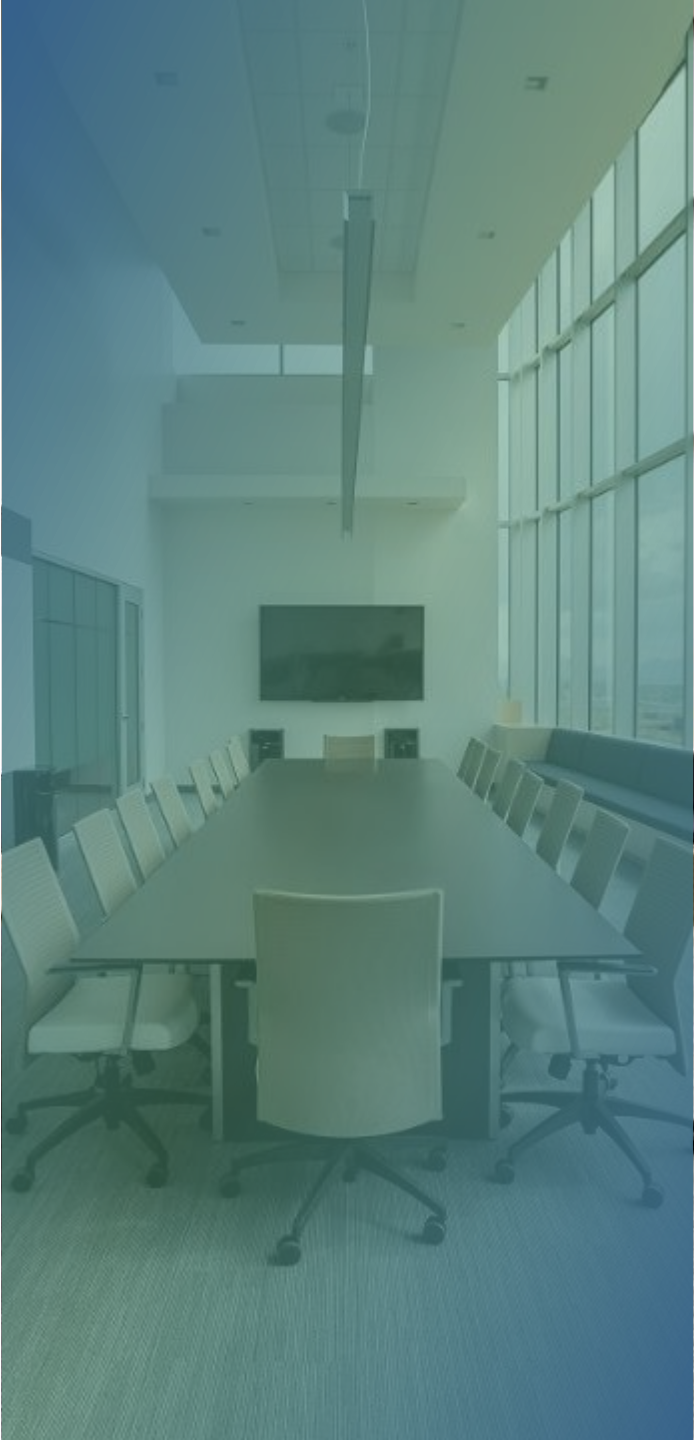
- "Best Fit" Guidance
- New Case Pick-Up
- New Case Processing
- Benefit Modifications
- Group Approval Letters
- Member ID Communication
- Eligibility Verification
- Recertification Guidance

*New business meeting specific guidelines may be eligible to receive HR Services at no charge or a reduced rate for one year.



STAY CONNECTED





THANKS FOR JOINING!

