



- Time for an Update -





# AGENDA

- ❖ Medical Updates
- ❖ Ancillary Updates
- ❖ 4<sup>th</sup> Quarter Checklist
- ❖ Special Open Enrollment Window
- ❖ B&P Tools for Success



# MEDICAL UPDATES



## AETNA

20+ Enrolled: no DE-9C or prior carrier bill required



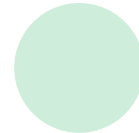
## ANTHEM

- 2 HMO networks (full and narrow) allowed through 12/15/17
- Small Group full network HMO mirrors Large Group full network HMO
- 6+ Enrolled: prior carrier bill accepted in lieu of DE-9C through 12/15/17
- 5+ Enrolled: 30% participation through 12/15/17
- Individual coverage (on and off exchange) is a valid waiver
- Start-up friendly if legal docs are available prior to the effective date



## CALIFORNIACHOICE

- 10+ Enrolled: prior carrier bill accepted in lieu of DE-9C with max. variance of 10%
- Commission 1-50: 6.5%



## HEALTH NET

Groups can offer any plan/network through November 2017



## 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 and off exchange) is a valid waiver
- 1-2 life groups will take longer than 3+ groups



# 2018 MEDICAL UPDATES

- Dependent age bands will be different in 2018. Please let your employers know it will be important to obtain kids 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



# ANCILLARY UPDATES



## ANTHEM

- No DE-9C required for specialty groups
- Implants, posterior composite fillings, and 80<sup>th</sup> & 90<sup>th</sup> 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



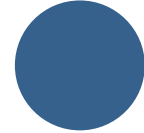
## DELTA DENTAL

Rate pass from 2014-2018



## GUARDIAN

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



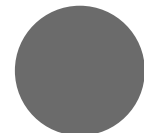
## METLIFE

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



## VSP

Direct contract; no admin fees

# 4<sup>TH</sup> QUARTER CHECKLIST






# 4<sup>TH</sup> QUARTER CHECKLIST

## DON'T FORGET TO:

- Ask about COBRA/CalCOBRA members when switching carriers
- Remind members to get Rx fills if submitting close to the effective date
- Submit your groups ASAP; carriers allow December submissions months in advance
- Take advantage of B&P's enhanced connectivity with EaseCentral
- Use B&P's custom generators to generate custom carrier comparison reports for underwriting guidelines, provider networks, deductible accruals, and Medicare creditability, with more to come

## LET US HELP YOU

Our team is trained to assist you with quoting, provider & Rx searches, kits, EaseCentral set-up, meetings, fast approvals, and any ongoing service!





# SPECIAL OPEN ENROLLMENT WINDOW

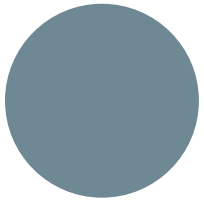
## 2017 Special Open Enrollment

Special Open Enrollment (2017)					Special Open Enrollment (2017)	
SMALL GROUP	Aetna	Anthem Blue Cross	Blue Shield	CaliforniaChoice	Kaiser Permanente	UnitedHealthcare
Open Window Period	11/15/17-12/15/17	11/15/17-12/15/17	11/15/17-12/15/17	11/15/17-12/15/17	11/15/17-12/15/17	11/15/17-12/15/17
Group Size	1-100	1-100	1-100	1-100	1-100	1-100
Submission Deadline	Group must be submitted by 12/15/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: 12/22/17	Group must be submitted and approved by 12/15/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: 12/18/17	Group must be submitted by 12/15/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: Unknown	Group must be submitted by 12/15/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: 12/29/17	Group must be submitted by 12/15/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: Unknown	Group must be submitted by 12/14/17 for coverage to be approved 1/1/18  Document Deadline: 12/14/17  Pending Item Deadline: 12/14/17
Coverage Effective	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Participation Requirement	None	None	None	None	None	None
Contribution Requirement	None	None	None	None	None	None
Alongside Another HMO Carrier	Not allowed; Attestation Form required	Not allowed	Allowed	Not allowed	None	None
Guaranteed Renewal	Yes	Anthem groups are randomly audited at renewal and may not be renewed	Groups may be recertified. If terminated, groups may reapply during the next enrollment window	Recertification Letter required	None	None
Declination Form Requirement	Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission	Waiver/Declination of Coverage is required with group submission	Allowed	Allowed alongside Kaiser only (if applicable); minimum 5 enrolled in CA for Choice Simplified portfolios.
Underwriting Requirements	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Kaiser reserves the right to cancel groups that do not meet participation or contribution requirements. If terminated, groups may reapply during the next enrollment window	No; participation and contribution requirements must be met in order to renew
LAST REVIEWED	9/1/2017	9/1/2017	9/1/2017	9/1/2017	9/1/2017	9/1/2017
Requirements	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution	Standard underwriting rules apply except participation and contribution
LAST REVIEWED	9/1/2017	9/1/2017	9/1/2017	9/1/2017	9/1/2017	9/1/2017
beere&purves insurance services					beere&purves.com	

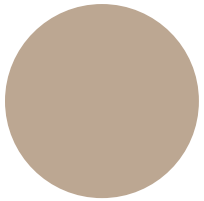




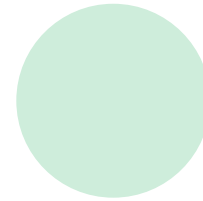
# B&P TOOLS FOR SUCCESS



[bpBulletin](#)



[Consumer Quick Tips](#)



[Advantages of Small Group](#)



[backpocket](#)

*\* Ask your B&P Sales Representative for other tools that will help you be successful this 4<sup>th</sup> Quarter.*

# EASECENTRAL

## bpQuote Enrollment Export

Please confirm all information below is correct.

**PLEASE REVIEW ALL OF THE INFORMATION BELOW**

Upon clicking the 'Submit' button you will be redirected to EaseCentral to login and grant permission to transfer this enrollment information. You will be redirected back to HealthConnect once the enrollment information transfer has been completed.

Please check the default plan names exported to EaseCentral to make sure that the corresponding plans will be checked off on the Employee Application(s) you select. Default plan names can be corrected within EaseCentral, if needed.

Agent Information	
Agent Email	

Group Information	
Group Name	Effective Date
New Group to Export	08/01/2017
Address	Phone
94597	Fax
SIC	Employer Medical Contributions
7372	Employee 100% Dependent 0%

Employee Information				
Employee Id	Name	DOB	Gender	Relationship
52201994	Joe Smith	01/01/1980	Male	Employee
52201994	Jane Smith	02/04/1980		Spouse
52201994	John Smith	12/01/2005		Child
52201995	Joanne Smith	01/01/1970	Female	Employee

Plan Information			
MEDICAL PLANS			
Carrier	Type	Plan	Premium
Anthem Blue Cross	PPO	Gold PPO 500/20%/6500	\$2,072.87
Anthem Blue Cross	PPO	Platinum PPO 200/10%/4000	\$2,437.81

BackSubmit

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).

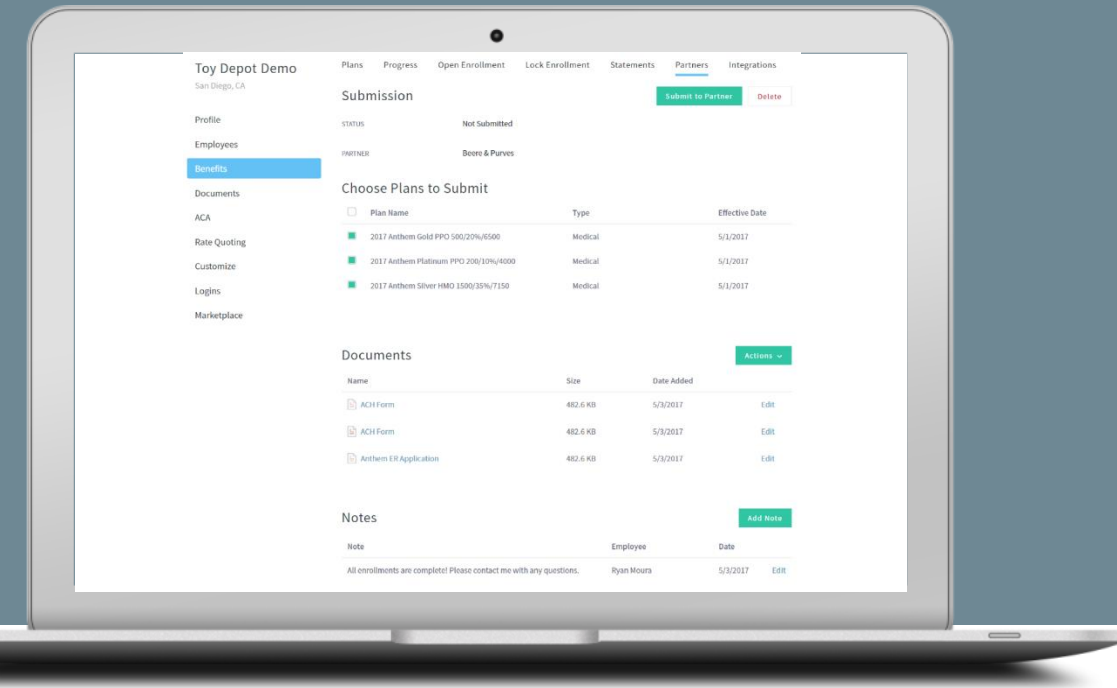
See our Enrollment Export [instructions](#) or watch our [video demo](#) for more information.

# EASECENTRAL

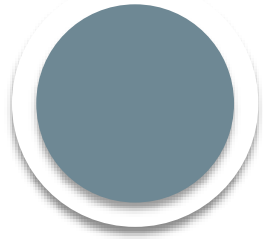
Direct Submission from EaseCentral to bpUnderwriting

## 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 <sup>1</sup> )	1-4	5-19	20-100	Payment	Vendor
Premium Only Plan <sup>1</sup>	B&P enrolled	B&P enrolled	B&P enrolled	First year annual fee	Bancover
EaseCentral <sup>2</sup>	B&P medically enrolled	B&P medically enrolled	B&P medically enrolled	First year subsidy <sup>2</sup>	EaseCentral <sup>2</sup>
Other Benefits / HR Platforms <sup>3</sup>			B&P medically enrolled	First year subsidy <sup>3</sup>	Employer's choice <sup>3</sup>
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 <sup>4</sup>
ERISA Compliance			B&P medically enrolled	Set-up fee	TASC
STRIVE Benefits			B&P medically enrolled	Set-up fee + discounted PEPPY	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):

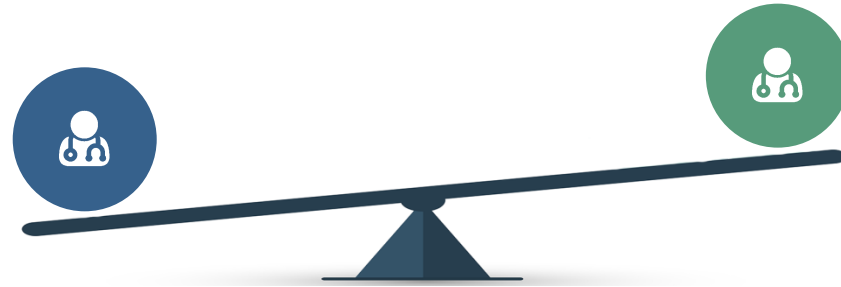
30 B&P medically enrolled employees

\$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 <sup>5</sup>	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

# CUSTOM GENERATORS



## Medical Underwriting Guidelines

From DE-9C requirements to husband/wife groups, easily create a custom comparison that outlines underwriting rules for the carriers and categories you're interested in.

## Deductibles & Creditable Status

Create a custom deductible accruals and creditable status report by selecting only the relevant carriers, plan types, and plan details.

## Medical Group Networks

Quickly compare whether or not specific Medical Groups are in-network for each carrier by selecting only the counties and carrier networks you're interested in.

## Hospital Networks

Easily create a custom comparison that displays whether or not specific Hospitals are in-network by selecting the Bay Area counties and carrier networks you're interested in.



# 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.

# PARTNER SERVICES



## ENROLLMENT SUPPORT

New Enrollment Meetings

Bilingual Enrollment Meetings

Open Enrollment Meetings

True, Online Enrollment

Employee Enrollment Kits (+eKits)

Contribution Worksheets

Employer Administration Packets (+eKits)

New Hire & Termination Processing

New Hire Worksheets

Employee Level Plan Changes

Member Eligibility Verification

Claim Resolution

Network Disruption / Comparisons

Membership / Billing Resolution

## Enrollment Services Request Form

Request the b&p enrollment service(s) you need for your client below. Please provide as many of the requested details as possible so we can provide an accurate and timely response. You may [contact](#) any member of your b&p Sales Team if you require further assistance.

### ENROLLMENT DETAILS

Group Name: \*

Enrollment Type: \*

#### Enrollment Services

Hard Copy Kits ☐

eKits ☐

bpEnroll (online enrollment) ☐

Worksheets ☐

#### Sold Product(s)

Medical ☐

Life ☐

Dental ☐

LTD ☐

Vision ☐

STD ☐

#### Other Enrollment Needs

We need a virtual meeting ☐

We need an interpreter ☐

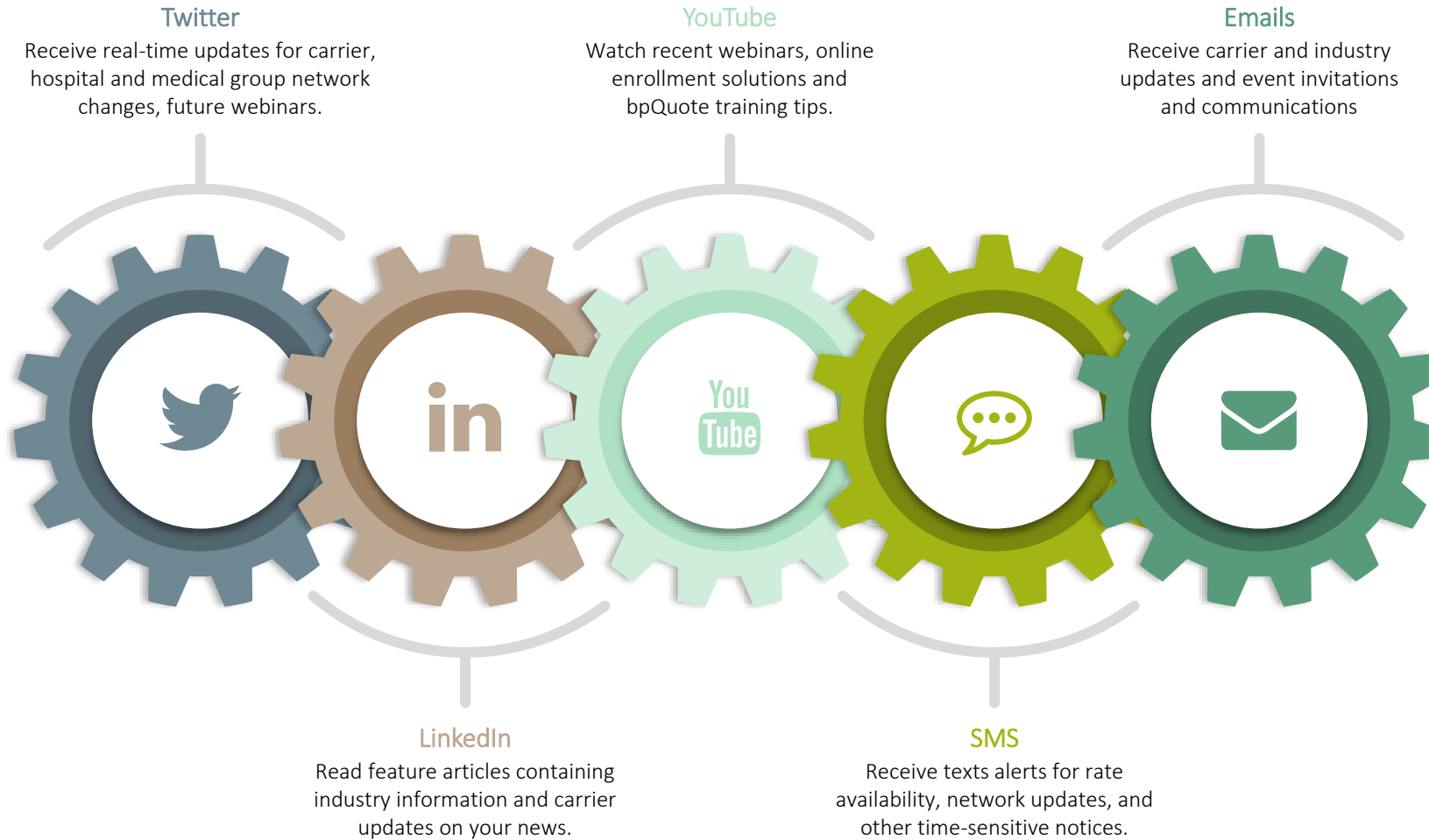
### YOUR INFORMATION

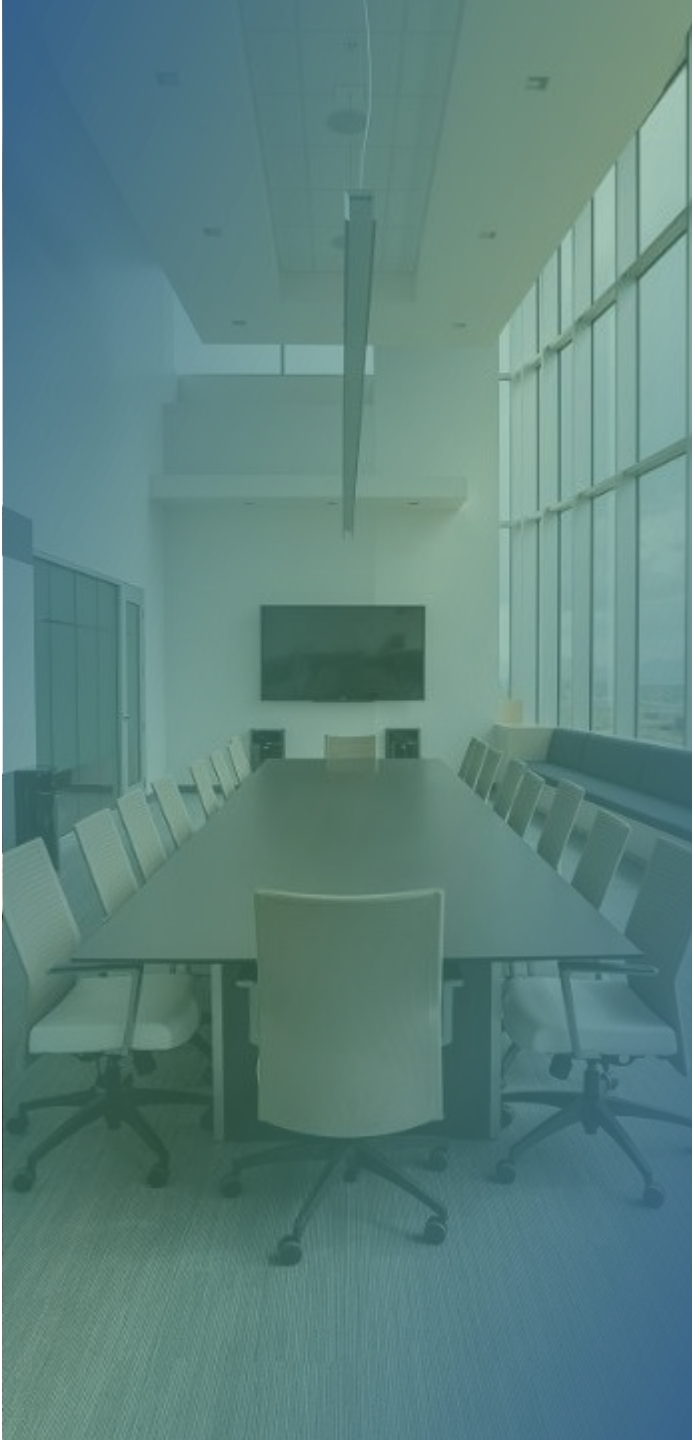
First Name: \*

Last Name: \*



# STAY CONNECTED





THANKS FOR JOINING!

