



Pat Hennessy's Broker Update

Agenda

7/1/18 Carrier Updates

Anthem Blue Cross Medical and Dental

Competitive Plans and Rates

RX and Provider Search tools

How to fill a Pipeline with Cold Call Prospecting

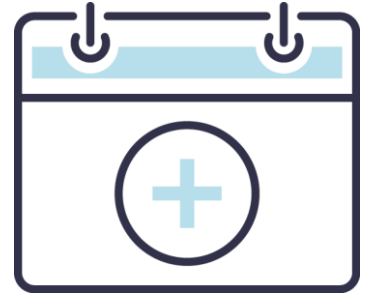
Medical Updates

Aetna

- Competitive Bronze PPO plans in 4 rating regions
- New business must be submitted by the 20th of the month prior to the requested effective date

Anthem Blue Cross

- Most competitive carrier in 9 rating regions
- Non-formulary Rx approval
- Promotions through 9/15:
 - 2 HMO networks (full and narrow) allowed
 - 6+ Enrolled: prior carrier bill in lieu of DE-9C
 - 5+ Enrolled: 30% participation through 9/15/18
 - 4 or less Enrolled: 65% participation
- Individual coverage (on/off exchange) is a valid waiver
- Start-up friendly, legal docs required prior to effective date
- New group membership submitted via Real-Time
- Enhanced EmployerAccess
- EaseCentral connectivity



7/1/18 Anthem Rates vs. Similar Blues Shield Plans

Negative percentages mean the Anthem plan on the left is that much less expensive than the respective plan on the right.

Positive percentages mean the Anthem plan on the left is that much more expensive than the respective plan on the right.

2: Marin/Napa/Solano/Sonoma
 4: San Francisco
 5: Contra Costa
 6: Alameda
 7: Santa Clara
 8: San Mateo
 9: Monterey/San Benito/Santa Cruz

		2	4	5	6	7	8	9
Anthem Platinum PPO 20/10%/3000	Blue Shield Platinum 90 PPO 0/15 + Child Dental	2%	-10%	-11%	2%	-10%	-4%	-11%
	Blue Shield Platinum Full PPO 0/10 OffEx	2%	-10%	-11%	2%	-10%	-4%	-11%
Anthem Platinum PPO 200/10%/3000	Blue Shield Platinum Full PPO 250/15 OffEx	4%	-8%	-9%	4%	-8%	-2%	-9%
Anthem Gold PPO 20/30%/6500	Blue Shield Gold 80 PPO 0/25 + Child Dental	-4%	-15%	-16%	-4%	-15%	-10%	-16%
	Blue Shield Gold Full PPO 0/20 OffEx	1%	-11%	-12%	1%	-11%	-5%	-12%
Anthem Gold PPO 500/20%/6500	Blue Shield Gold Full PPO 450/30 OffEx	1%	-11%	-12%	1%	-11%	-5%	-12%
Anthem Gold PPO 750/20%/6500	Blue Shield Gold Full PPO 750/30 OffEx	2%	-10%	-11%	2%	-10%	-4%	-11%
Anthem Gold PPO 1000/20%/6000	Anthem Gold PPO 2000/20%/4000	3%	3%	3%	3%	3%	3%	3%
	Blue Shield Gold Full PPO 1200/35 OffEx	7%	-5%	-7%	7%	-6%	0%	-7%
Anthem Silver PPO 1250/40%/7350	Anthem Silver PPO 1750/35%/7350	2%	2%	2%	2%	2%	2%	2%
	Anthem Silver PPO 2000/40%/7350	1%	1%	1%	1%	1%	1%	1%
	Blue Shield Silver 70 PPO 2000/45 + Child Dental	-10%	-21%	-22%	-10%	-21%	-16%	-22%
	Blue Shield Silver Full PPO 1700/55 OffEx	5%	-8%	-9%	4%	-8%	-2%	-9%
	Blue Shield Silver Full PPO 2000/45 OffEx	8%	-4%	-6%	8%	-5%	2%	-6%
Anthem Bronze PPO 4000/40%/7350	Anthem Bronze PPO 5000/30%/7350	0%	0%	0%	0%	0%	0%	0%
	Anthem Bronze PPO 6000/35%/7350	5%	5%	5%	5%	5%	5%	5%
	Blue Shield Bronze 60 PPO 6300/75 + Child Dental	7%	-6%	-7%	6%	-6%	0%	-7%
	Blue Shield Bronze Full PPO 3750/65 OffEx	2%	-10%	-11%	2%	-10%	-4%	-11%
	Blue Shield Bronze Full PPO 5700/60 OffEx	1%	-11%	-12%	1%	-11%	-5%	-12%
Anthem Silver PPO 2000/20%/6000 w/HSA - RxC	Blue Shield Silver Full PPO Savings 2000/20% OffEx	-1%	-12%	-13%	-1%	-13%	-7%	-13%
Anthem Bronze PPO 4500/35%/6550 w/HSA	Anthem Bronze PPO 5000/35%/6550 w/HSA	2%	2%	2%	2%	2%	2%	2%
	Anthem Bronze PPO 6500/0%/6500 w/HSA	4%	4%	4%	4%	4%	4%	4%
	Blue Shield Bronze Full PPO Savings 4300/40% OffEx	2%	-10%	-11%	2%	-10%	-4%	-11%
	Blue Shield Bronze Full PPO Savings 6550 OffEx	5%	-7%	-9%	5%	-8%	-2%	-9%

Medical Updates

CaliforniaChoice

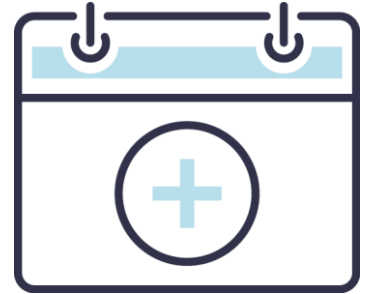
- Kaiser rates and benefits are now the same
- Kaiser to CaliforniaChoice (and vice versa) can only occur at the group's anniversary date
- Canopy Health available

Health Net

- Plans to reenter the market in Q4 2018

UnitedHealthcare

- Competitive Platinum and Silver PPO in 10 rating regions
- 10+ Eligible: Participation Certification form accepted in lieu of DE-9C
- Most lenient alongside Kaiser
- Flexible when 51% out-of-state
- Individual coverage (on/off exchange) is a valid waiver
- 1-2 life groups will take longer and must use ACH for payment



Ancillary Updates

Anthem Blue Cross

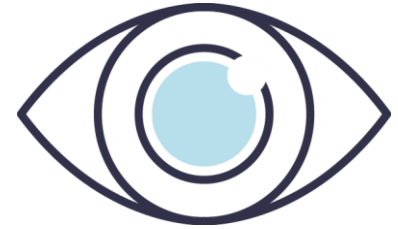
- Dental rate decrease; additional rate bank for 26+
- 5% ancillary discount when dental is bundled with vision and/or life
- 24 month rate guarantee on dental, vision, life & disability
- No DE-9C required for specialty groups
- Implants, posterior composite fillings, and 80th & 90th UCR are covered 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

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
- New P3 product



Ancillary Updates

Guardian

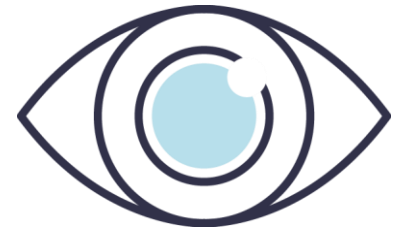
- Dental: no waiting period for 5+, implants for 2+, max. rollover on all plans

MetLife

- Decreased rates 3.5% for Q3 2018
- 10-99 Enrolled: 5% dental discount when dental is bundled with 1 other lines of coverage
- 2+ Enrollees: Ortho available with prior coverage, \$2K CYM, 100/90/60 and 100/80/50 plans available
- Vision: VSP network + retail chains, 2 yr rate guarantee

Principal

- 5% discount when 3+ lines are sold
- 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



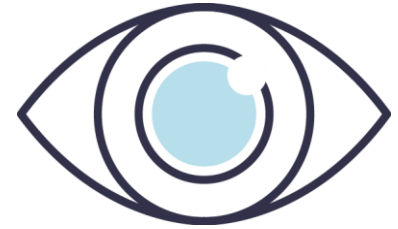
Ancillary Updates

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

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 services include:

- Teledoc
- Emergency Assistance
- Legal Assistance
- ID Theft Resolution

There are no copays or fees to use any of these services

Cost:

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

Broker Commission is 10%

Resources

[Personal Protection Plan Brochure](#)

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 = Signature Value 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

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](#)

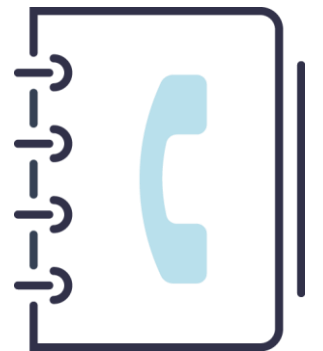
Cold Call Prospecting

Benefits

- Cost effective
- Preemptive
- Fewer and fewer using cold calls
- Targeted prospect
- Empowers you
- Establishes new relationships

Basics

1. Frequency > Perfection
2. Preparation is vital
3. Proper expectations of what is required



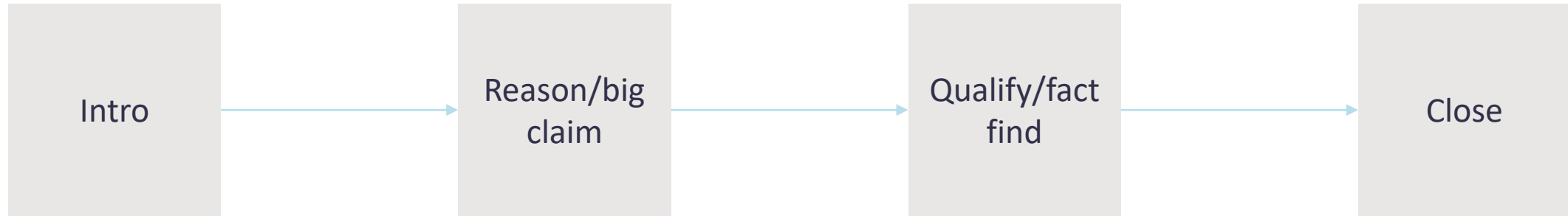
The Golden Rule of Prospecting

NEVER rely on a single form of communication

Always:

- Be honest, transparent, and straight forward
- Be present
- Identify and solve problems
- Be respectful
- Be memorable
- Be credible (use 3rd party info to validate claims)

Cold Call Prospecting



Methods of Communication

- Cold call
- Cold email
- LinkedIn
- Text message
- Personal visit
- Handwritten letter

Cold Call Prospecting Takeaways

Don't get paralyzed in thought – GET STARTED

Frequency and persistence are key

Follow a process... EVERY TIME

Use every means available – be OMNIPRESENT

Advantages of Working with B&P

Local Presence

Legislation

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

Anthem EDI and Field Underwriting Authority

QUICKLY DOWNLOAD SBCs

Back office support for adds/deletes/claims resolution



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).

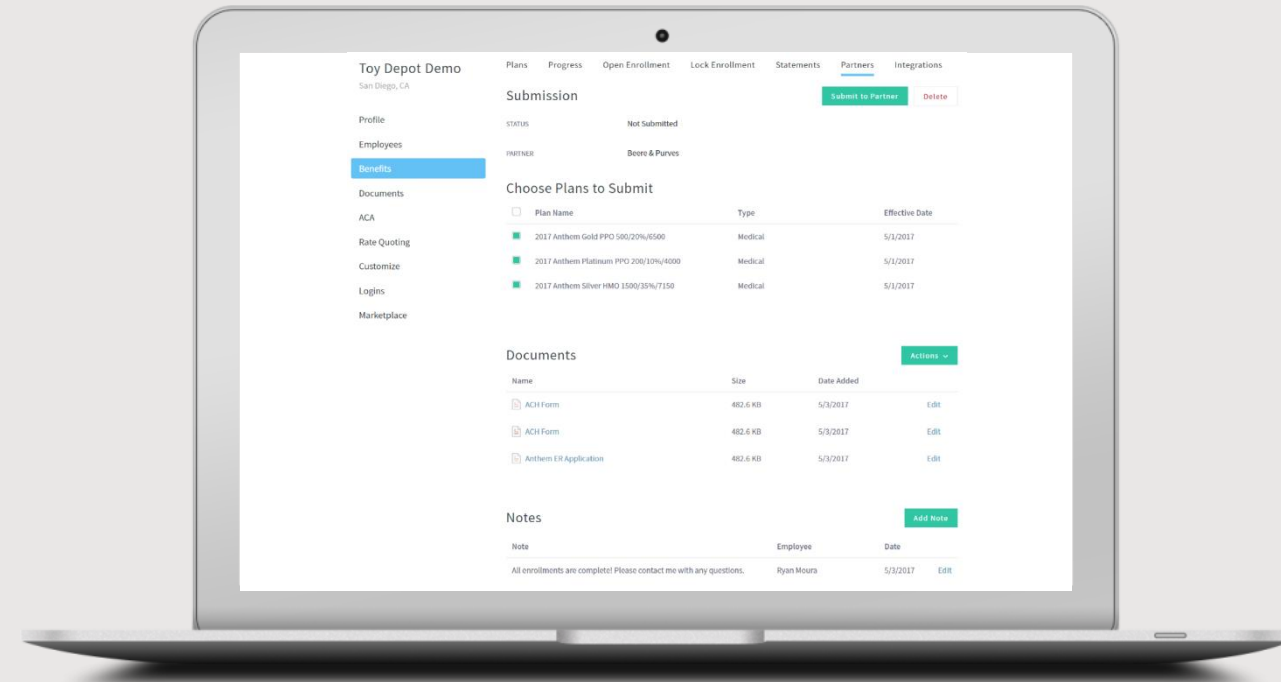
See our Enrollment Export [instructions](#) or watch our [video demo](#) for more information.

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.

BrokerPicks

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 + (optional PeoplePay ³)	B&P medically enrolled	B&P medically enrolled	B&P medically enrolled	First year subsidy ² + (PeoplePay set-up fee ³)	EaseCentral ² / PeoplePay ³
Other Benefits / HR Platforms ⁴			B&P medically enrolled	First year subsidy ⁴	Employer's choice ⁴
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
FSA (Healthcare + Dep Care + Transit)			B&P medically enrolled	Set-up fee	PeoplePay ³ , Sterling HSA, TASC ⁵
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

$30 \times \$1.40 \times 12 \text{ months} = \$504 \text{ payment to the vendor}$

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

30 B&P medically enrolled employees

\$1 per employee per month fee

$30 \times \$1 \times 12 \text{ months} = \$360 \text{ payment to the vendor}$

Stay Connected

Twitter

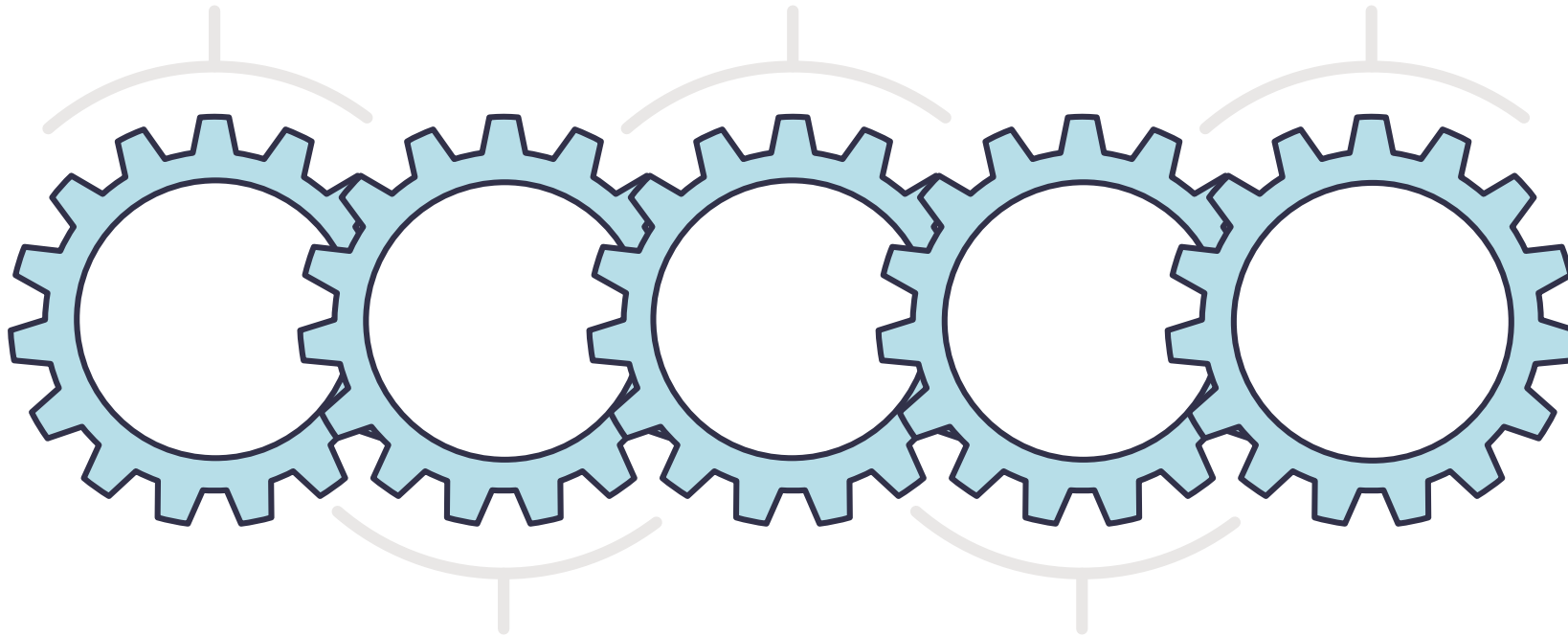
Receive real-time updates for carrier, hospital and medical group network changes, future webinars.

YouTube

Watch recent webinars, online enrollment solutions and bpQuote training tips.

Emails

Receive carrier and industry updates and event invitations and communications



LinkedIn

Read feature articles containing industry information and carrier updates on your news.

SMS

Receive texts alerts for rate availability, network updates, and other time-sensitive notices.

Thanks for Joining!