



BEERE&PURVES

- The Broker's Partner -

Agenda

Carrier Updates

B&P Services and Resources

Trivia Game (phone required)

Q&A

Carrier Updates

Carrier Highlights

Aetna

- Competitive Statewide on MC Bronze \$6,800/50%/50%, 1st dollar non-HSA plan (PCP, Lab, Urgent Care, & Generic RX)
- Competitive on HSA \$6000 in Northern CA, Orange County and San Diego
- New business deadline is the 1st of the month
- No DE-9C/prior carrier bill required for 6+ enrolling
- Value Add: Chiro, Acu, Massage, Gyms, Fitness Equipment, Vision, and Hearing

Health Net

- Competitive Southern CA narrow network HMO's (Regions 15, 16, & 17)
 - Larger WholeCare network equals smaller SmartCare network premiums
- Telemed and Minute Clinic have a \$0 copay (except HSA plans)
- DE-9C/ prior carrier bill/ participation form are not required on HMO only 6+ enrolled groups
- Flexible alongside another carrier when selling only Salud y Mas:
 - No participation requirement or waivers required just a minimum of 2 enrolled
- Value Add: "Healthy Discounts": Chiro, Acu, Health & Wellness Products, Fitness, Weight Management, Vision, and Hearing



Carrier Highlights

Anthem Blue Cross

- Competitive in Regions: 1, 2, 5, 7, 9, 12, 13, & 14
- LiveHealth Online: 1st 3 visits are free (excludes HSA plans)
- Dual Full and Select HMO networks allowed alongside 1 PPO network, re-introducing Priority Select HMO
- PEO spin-off, Start-up, and Owner only friendly
- Prior carrier bill accepted in lieu of DE-9C with 6+ enrolling
- Implementation through B&P is less than a day (includes group number and member ID's)
- Anniversary change to January allowed
- Value Add: EAP, PayForward, Special Offer discounts: Fitness, Pets, ProClear Aligners, WinFertility, Family & Home, Vision, and Hearing
- 7% commission for 10+ enrolling for ACE brokers
- Specialty: includes 2 year rate guarantee and bundling discounts
 - Dental:
 - Implants, posterior composites fillings, accidental dental injury benefits, and Carry-over benefit on ALL plans
 - 90th UCR covered on the Platinum, Gold, and Silver plans
 - Participation = 25%, allows ER paid plans on Voluntary groups
 - Vision benefits reset every January
 - Life match program for 10+
 - Disability for 2+

Q1: Bronze PPO 65/4600/40% in the Full & Select Networks is being eliminated

- Rates available on 9/12/19



Carrier Highlights

CaliforniaChoice

- New improved quote
- Rate and benefit parity with Kaiser and WHA
- Triple Tier Choice: Platinum, Gold, and Silver metallic tiers
- Anthem California Care Full-Network HMO effective September 2019
- Canopy available through UHC Advantage HMO plans
- Removed Late Fees but increased Admin Fees
- Individual coverage is NOT a valid waiver
- Value Add: CalPerks, and Health & Wellness Discounts

Covered CA for Small Business

- Full network PPOs through Blue Shield and Health Net (CA only)
- Kaiser rates are less than Kaiser direct because it excludes Ped Dental
- Start-up, Owner only, and Union carve-out friendly
- Friendliest carrier for Special Open Enrollment: allows Kaiser and will be renewed
- Can move Kaiser direct groups to CCSB off anniversary
- Individual coverage is NOT a valid waiver
- No admin fees
- New Broker Portal
- Broker Certification is only 1 hour



Carrier Highlights

UnitedHealthcare

- Competitive in Regions 3, 4, 11, & 19
- 6 Portfolios: Choice Simplified 1-V and Multi-State (Choice Simplified III includes the richest Platinum PPO)
- New Plan: “Primary Advantage”, geared towards Millennials (available in Portfolios IV and V)
 - \$0 PCP copay, \$5 Generic RX,
 - Available on HMO & PPO plan designs, and full and narrow networks
- Canopy Health included in Advantage HMO (competitive with Kaiser)
- Introducing Harmony HMO network in LA, Orange, Riverside, and San Bernardino Counties
- Flexible alongside any 2 HMO carriers (min. of 5 in CA)
- Out-of-State: allows 51%+ eligible out-of-state
- 1099's eligible
- Owner only friendly (C-Corp, S-Corp, & LLC as long as there are 2 owners and one works 30+ hours)
- Participation Certification form in lieu of DE-9C accepted for 10+ eligible
- 2 Associations: ACEC (engineering) and RHABT (hospitality)
- PPO HSA plans include Motion: EE+SP can earn \$3/day for walking goals
- Value Add: Fitness Reimbursement, Discounts on: Fitness Equipment, Gyms, SmileDirect Club, Teeth Whitening, Chiro, Acu, Massage, Infertility, Vision, and Hearing

Q1: Choice Simplified V package removed

- Rates available on 10/1/19



Anthem Blue Cross Large Group

Effective Immediately!

- B&P has a GA contract with Anthem's 101-300 pooled product
- Benefits of working with B&P: expedited quoting, faster implementation, and unlimited enrollment meetings
- Best of all, premiums, commissions, and broker bonuses are identical to working direct!

Quick Notes

- Trend guaranteed at the 1st renewal
- Exclusive PPO for out-of-state employees = HMO-like experience
- Alongside Kaiser: 50% enrolled, no minimum (75% overall)
- Out-of-State: No max but group must be headquartered in CA
- Up to 4% off medical rates when bundling with Specialty

Large Group BrokerPicks

B&P's Large Group BrokerPicks is in addition to any "Benefit Allowance" you receive from Anthem Blue Cross Large Group!

- **Option 1: Alliance Access Plan** - Exclusive access to Alliance Access Plan (\$6 value) for Anthem enrolled EEs at no cost to you or the group: ID Theft Resolution Services, Legal Club, Global Emergency Services.
- **Option 2: Broker/Group Choice**
 - Subsidy is ONGOING! Can be applied to any service or vendor that benefits the group or members: online enrollment, COBRA, FSA, HSA, Wellness, etc.
 - Anthem Only Enrollment: \$4.00 per employee per month
 - Anthem & Kaiser Enrollment: \$2.50 per employee per month (includes Kaiser!)



Carrier Highlights

ChoiceBuilder

- Dental: Ameritas, Anthem, Delta (includes Premier Network), and MetLife
- All plans cover implants, and have no wait on Major services
- Some plans cover posterior composites, and pay at 90th UCR
- Vision: EyeMed and VSP
- No DE-9C required, Pool hopping allowed, Accepts Owner only groups including husband and wife
- Value Add: "CalPerks" entertainment discounts

Delta Dental (option to add: VSP, AXA Life & Disability, and/or Personal Protection Plan)

- Rate pass for 2020
- Two-year rate guarantee for new and renewing groups
- \$2,500 maximum available for 5+ enrolled
- Out-of-state: removed required percentage, requires 2 enrolled in CA and group must be situated in CA
- Value Add: Amplifon Hearing Aid and QualSight Lasik Discounts

Guardian

- Dental: no waiting period for 5+, implants for 2+, maximum rollover on all plans
- Value Add: VSP Discounts
- Life: 2-4 = GI of \$50K, 5-9 = GI of \$100K
- Disability: 2-4 = GI of \$2,500, 5-9 = GI of \$6,000



Carrier Highlights

MetLife

- In-network discounts are larger than competitors
- 10-99 Enrolled: Dental + 1 other line of coverage = 5% off Dental
- 6% Dental rate cap for years 2 & 3, and 3 year rate guarantee on all other lines of coverage
- Access to MetLaw (\$24 PEPM) with no participation
- Vision network is VSP + retail chains

Principal

- 5% discount when 3+ lines of coverage are sold and includes multi-year rate guarantees
- Dental: No waiting periods, Deductible Credit and fresh Annual Max, Max rollover is standard and can apply for rollover credit
- Child Ortho at 3+
- Available riders at 5+: implants, cosmetic, TMJ, etc.

VSP

- Rate pass for 2020, two-year rate guarantee
- Includes Standard Progressives on all plans and Eyeconic: online eyewear option
- Access to doctors for medical services: pink eye, urgent care
- VSP has largest member discounts
- Enhanced Employer Portal
- Value Add: "Simple Values" member discounts on travel, theme park passes, movie tickets, rental cars, etc.



Reminders

Q4 Rates and Broker Bonuses

Don't wait!

- Renewals may not be out for another month but we can show renewal as long as we have the census and current enrollment

1/1/20 Rates

- 1/1/20 rates should be out in October
- We can quote 12/1 as a “pre-renewal” if you want to discuss with your groups prior to rates
- Expect minor increases (2-3%, but it could vary by carrier, networks, plans, regions)
- We can complete Provider and RX searches

Broker Bonuses

- Aetna
- Anthem Specialty Bonus
- Anthem Large Group
- CalChoice for Oscar Member
- Covered CA for Small Business
- Guardian
- HealthNet
- MetLife
- Principal
- UnitedHealthcare for Canopy and Harmony Members



Anthem Blue Cross Reminder

Rx Updates Effective 10/1/19

- Tier 1a/1b going away effective 10/1/19
 - Most plans will have a single Tier 1 which will be the same as the current Tier 1b,
 - But a few plans will have a completely new copay
- Jan. 2019 through Sept. 2019 groups will have this change made on Oct. 1, 2019 (Material Modification)
- Nov. 2018 and Dec. 2018 groups will have this change made at renewal, not Oct. 1, 2019, since they are still on 2018 plans
- Affects CalChoice plans



B&P Services and Resources

Partner Services



Sales Support

- Dedicated Group Specialist
- 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



Enrollment Support

- New and Open Enrollment Meetings
- Bilingual Enrollment Meetings
- Online Enrollment
- Enrollment Kits (+eKits)
- Contribution Worksheets
- New Hire and Termination Processing
- Employee Level Plan Changes
- Claim, Membership and Billing Resolution
- Network and Rx Searches



Underwriting

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



Employer Training

- Group Administrator Meetings
- Online Group Administration Tool Training



Education

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

Resources

Rates

Competitive PPO Plans by County [view](#)

Competitive HMO Plans by County [view](#)

Year Over Year Rate Change [view](#)

Aetna YoY Rate Change [view](#)

Anthem YoY Rate Change [view](#)

Blue Shield YoY Rate Change [view](#)

CalChoice YoY Rate Change [view](#)

CCSB YoY Rate Change [view](#)

UHC YoY Rate Change [view](#)

Benefits

Deductible Accruals [view](#)

Like Plans [view](#)

Full Network Benefits [view](#)

Medicare Part D [view](#)

Portfolio & Network Glossary [view](#)

Billing Policies [view](#)

Cancellation Policies [view](#)

Installation Policies [view](#)

Infertility Benefits [view](#)

Hospital Networks [view](#)

Strategy

Top Selling Plans

4th Quarter Preparation [view](#)

Carrier Niches and Need to Knows

Resources

Reports

Quote Profile

Underwriting Process Times

New Business Production

Sold Plans

Retention Analysis

Legislation

Employer Compliance Guide [view](#)

6055 & 6056 Employer Reporting

Employer Compliance Notices [view](#)

Pay or Play Resources

Underwriting

Bulletproof Underwriting [view](#)

Underwriting Guidelines [view](#)

Carrier Deadlines [view](#)

Bundled Discounts [view](#)

Policy Year Change [view](#)

Ease Ongoing Maintenance

Getting Started



Step 1

Download our Ease Maintenance Request Form



Step 2

Follow the simple instructions to complete the form



Step 3

Submit the completed form to ease@beerepurves.com



Services Offered on B&P Policies:

- Download applications and submit to the carrier
- Mark as processed in Ease
- Email the service contact what B&P is processing
- Follow up with the carrier to make sure the change was processed
- Email the service contact confirming the change was processed

Service Offered on Non-B&P Policies:

- Download applications and email them to the service contact

Small Group BrokerPicks

BrokerPicks		BEERE&PURVES			
Payment Options for Groups Enrolling in a B&P Medical Carrier					
Services (choose one ¹)	1-4 EEs	5-19 EEs	20-100 EEs	Payment	Vendor
Premium Only Plan ¹	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	First year annual fee	Bancover
Ease ²	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	First year subsidy ²	Ease ²
Ease-Anthem API ³ (NEW)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Ongoing PEPM ³	Ease ³
Other Benefits / HR Platforms ⁴			<input checked="" type="checkbox"/>	First year subsidy ⁴	Employer's choice ⁴
COBRA Administration			<input checked="" type="checkbox"/>	Set-up fee	Sterling HSA, TASC, WageWorks
FSA (Healthcare + Dep Care + Transit)			<input checked="" type="checkbox"/>	Set-up fee or first year annual membership fee	Sterling HSA, TASC ⁵ , WageWorks ⁵
ERISA Compliance			<input checked="" type="checkbox"/>	Set-up fee	TASC
EAP—Telephonic			<input checked="" type="checkbox"/>	First year annual fee	The Holman Group

<p><u>Ease Subsidy Example (for pepm priced services):</u> 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</p>	<p><u>Other Benefits / HR Platforms Subsidy Example (for pepm priced services):</u> 30 B&P medically enrolled employees \$1 per employee per month fee 30 x \$1 x 12 months = \$360 payment to the vendor</p>
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BrokerPicks Savings

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 services which we will pay for or supplement the cost.

Large Group BrokerPicks



Option 1: Alliance Access Plan

Exclusive access to Alliance Access Plan (\$6 value) for all Anthem Blue Cross enrolled EEs at no cost to you or the group:

- ID Theft Resolution Services
- Legal Club
- Global Emergency Services

Option 2: Broker/Group Choice

We'll help subsidize a service that benefits employees like online enrollment, FSA, HSA, compliance, etc. with one of our preferred vendors or a vendor of your choice.

- Anthem Only Enrollment: \$4.00 per employee per month
- Anthem & Kaiser Enrollment: \$2.50 per employee per month (includes Kaiser!)

Team Pat

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Thank You!