



The Right Plan for a Healthier You™

INDIVIDUAL PRODUCT TRAINING

Presented by:

Signature Individual Sales



AGENDA

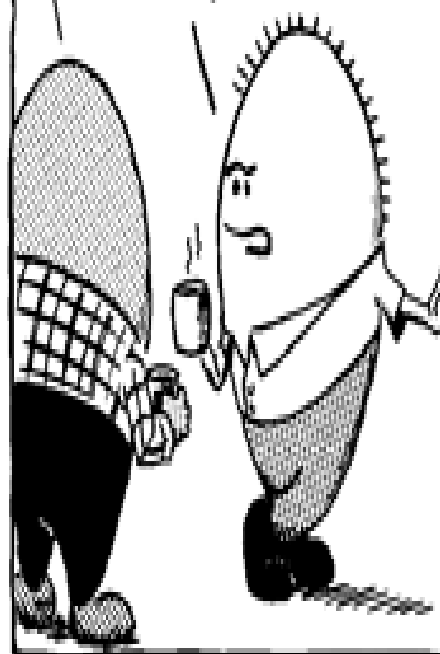
- HealthPlus at a Glance
- New Plans for 1/1/14!
- Why Sell HealthPlus?
- Enrollment Options
- Agent Compensation
- Agent Sales Support



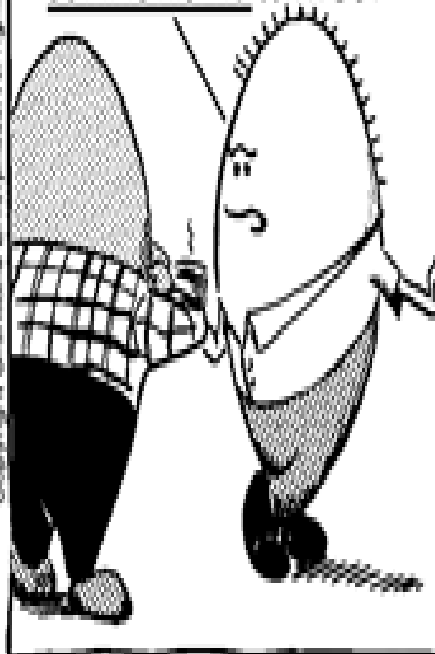
GRANTLAND®

DID YOU READ THE HEALTHCARE
BROCHURE?

NAH, I THREW IT OUT.



I'M TIRED OF ALL THE JUNK
THEY SEND US. THEY'RE
ALWAYS TRYING TO
COMMUNICATE WITH US!

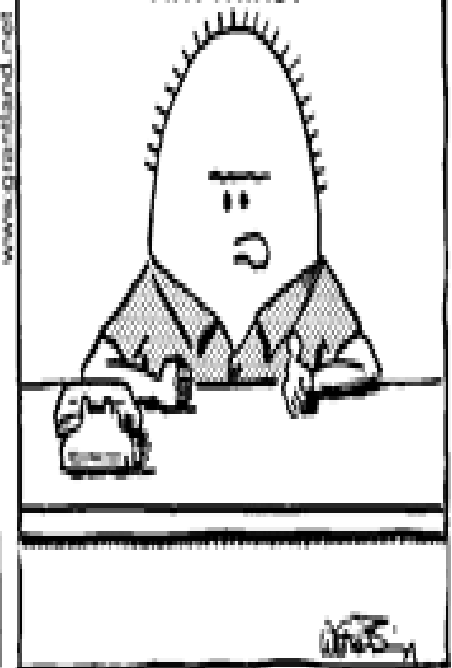


2 MONTHS LATER

WHAT DO YOU MEAN THE
COVERAGE IS CHANGED?
SINCE WHEN?



YOU KNOW, THAT'S THE
TROUBLE WITH THIS PLACE.
THEY NEVER TELL YOU
ANYTHING.



1/20/11

HEALTHPLUS AT A GLANCE

- Michigan-based, non-profit health and wellness company
- In business for over 35 years
- Serving over 236,000 members in Michigan and beyond
- “A” “Excellent” Rating with Weiss Rating Agency – Top 7% Nationally
- Local presence with offices in Flint, Troy, and Saginaw
- Strong service team (local, live, and dedicated) satisfaction and quality orientated



NEW PLANS FOR JANUARY 1, 2014

- The following will be implemented on 1/1/2014
 - Essential Health Benefits added to all small group and individual plans
 - Only individual and small group plans that meet one of the metal level actuarial values will be available
 - No medical underwriting
 - No pre-existing condition exclusions

NEW PLANS FOR JANUARY 1, 2014

- The following will be implemented on 1/1/2014
 - Essential Health Benefits added to all small group and individual plans
- There are 10 main categories of Essential Health Benefits:
 - 1) Ambulatory patient services
 - 2) Emergency services
 - 3) Hospitalization
 - 4) Maternity and newborn care
 - 5) Mental health and substance use disorder services, including behavioral health treatment
 - 6) Prescription drugs
 - 7) Rehabilitative and habilitative services and devices
 - 8) Laboratory services
 - 9) Preventive and wellness services and chronic disease management
 - 10) Pediatric services, including oral and vision care

NEW PLANS FOR JANUARY 1, 2014

HealthPlus Signature Individual Metal Plans			
SIGNATURE GOLD Deductible/Coinsurance	SIGNATURE SILVER Deductible/Coinsurance	SIGNATURE BRONZE Deductible/Coinsurance	SIGNATURE CATASTROPIC Deductible/Coinsurance
<u>\$750/80% HMO</u> <u>\$1,750/100% HMO</u> <u>\$1,750/100% HSA PPO</u>	<u>\$1,500/70% HMO</u> <u>\$2,500/80% HMO</u> <u>\$2,500/80% PPO</u> <u>\$1,500/70% PPO</u> <u>\$2,500/70% PPO</u> <u>\$2,500/80% HSA PPO</u> <u>\$5,000/80% PPO</u>	<u>\$2,000/70% HMO</u> <u>\$3,000/70% HSA PPO</u> <u>\$5,000/70% HSA PPO</u>	<u>\$6,350/100% PPO</u>

WHY SELL HEALTHPLUS INDIVIDUAL?

1. Network
2. Products Features and Benefits
3. Rates

“Cost is only an issue in the absence of value.”



WHY HEALTHPLUS INDIVIDUAL?

Network

- Multi-Plan PPO & HealthPlus Commercial HMO in Michigan
- National Network: Coverage travels with the member in all 50 states. Our national network is “PHCS” which includes many nationwide centers of excellence:
 - Mayo Clinic
 - Cleveland Clinic
 - University of Michigan
 - Karmanos
 - Henry Ford
- Worldwide coverage for emergencies

PRODUCT FEATURES AND BENEFITS

- 100% coverage for outpatient “diagnostic” lab services
- Unlimited doctor visits with a flat dollar copay on certain plans
- Embedded deductible – On a family contract, one person only needs to meet the individual deductible before coinsurance kicks in.
- Members can enroll without exhausting COBRA
- No Penalty for your clients - All plans are Health Care Reform Compliant
- Michigan-based company with in-house licensed agents to help you sell.

PRODUCT FEATURES AND BENEFITS

- Less hassle saving you time and money:
 - Simplified 6 page application
 - Avoid dealing with the government run exchange
 - No additional agent certifications required
- Better coverage and better pricing:
 - Our plans are priced 20-25% lower than if they were on the exchange
 - Avoid the 3.5% Marketplace fee

HOW OUR DEDUCTIBLES WORK

Signature non-HSA Plans

Example for the Signature Silver 1500/3000 plan

- In a family contract, when one person in a family hits \$1,500 they move to coinsurance.
- The remaining family members are then working together to “combine” for the remaining \$1,500 to meet the \$3,000 family deductible. After that, everyone in the family is in coinsurance.
- Note: Rx does NOT count towards the deductible, however, it does count towards the OOP Max. Deductibles are based on a calendar year, January 1st – December 31st.

HOW OUR DEDUCTIBLES WORK

Signature (HSA) Plans

Example for the Signature Silver 2500/5000 HAS PPO plan

- For a family contract, the single deductible is irrelevant and does not come in to play.
- If one person hits \$5,000 then the entire family is in coinsurance.
- One person must hit \$5,000 in medical expenses OR the family can “combine” to hit the \$5,000 deductible (ie. Mom incurs \$2,000, Dad incurs \$2,000, Son incurs \$1,000). In this example, the family deductible has been met.
- Note: One nice advantage of this plan is that it’s an “Integrated Deductible” meaning that Rx counts towards the deductible.

VALUE ADDED FEATURES

- Eye Med Vision Care: Savings of up to 65% on frames, 45% on bifocals, and 15% on contact lenses
- In addition, HealthPlus members receive discounts on the following: Weight Watchers, Jenny Craig, Edgepark Medical Supply, Hurley Health & Fitness, Snap Fitness, Moosejaw, etc.
- To learn more, log on to: www.healthplus.org

ENROLLMENT OPTIONS

- Effective Dates

Approved members will be effective on the 1st of the month

- Application Submission (No application fees)

Online application: Must be received by the 15th for an effective date on the 1st

Paper application: Must be received by the 10th for an effective date on the 1st

- Payment Options

For first payment: Credit Card, Debit Card, EFT (Checking or Savings)

For ongoing payments: Credit Card, Debit, Checking or Savings EFT, “Bill Me”

PREMIUM PAYMENT

- The applicant's bank account, credit or debit card will be charged for insurance premiums on the date of approval.
- Initial premium will be charged against members bank account, credit or debit card depending on the payment option selected. Regardless of which on-going payment option is selected.
- Ongoing payments are due on the 1st of the month for that months coverage.
If a member chooses to have subsequent payments automatically made from their bank account, credit or debit card, payments will be processed against the designated account on the 1st of the month for that months coverage.
- For example, premium for the month of June will be taken from members account on June 1st.

INDIVIDUAL OPEN ENROLLMENT

- 2014 Open enrollment
 - October 1 through December 23rd for 1/1/2014 effective dates
 - 12/16/13 – 1/15/14 for 2/1/2014 effective dates
 - 1/16/14 – 2/15/14 for 3/1/2014 effective dates
 - 2/16/14 – 3/15/14 for 4/1/2014 effective dates
 - 3/16/14 – 3/31/14 for 5/1/2014 effective dates
- 2015
 - November 15 through January 15th

INDIVIDUAL OPEN ENROLLMENT

- Special enrollment periods - Individuals will get limited open enrollment periods of 60 days if they experience any of the following triggering (qualifying events) events:
 - loss of minimum essential coverage
 - an individual gaining or becoming a dependent through marriage, birth, adoption, or placement for adoption
 - errors in enrollment
 - violation of a material provision of the insurance contract by the insurer
 - eligibility or ineligibility for premium tax credits or changes in eligibility for cost-sharing reductions
 - permanent residence change.

**What are you going to sell
after March 31st, 2014?**

FOR BROKERS SELLING SMALL GROUP BUSINESS (AND ALSO THOSE WHO ARE NOT...)

Did you know?

- HealthPlus is one of the only carriers in Michigan that will allow an “Employer” to pay the premium on behalf of an “Employee” on an Individual Health Policy.
- This can be done in 1 of 4 ways:
 - Company Check
 - Company Credit Card
 - EFT
 - Direct Bill on a monthly basis
- This could be a great strategy and win-win situation for not only the employer and employee, but you as well. Can also be great retention tool and strategy to go after new business.
- NOTE: Employer and Sole Prop. form required to be signed acknowledging ERISA guidelines and billing arrangement.

GROUP VS. INDIVIDUAL COVERAGE

- Individual health plans will be Guarantee Issue
- No Pre-existing condition exclusions
- Maternity coverage will be part of the “Essential Health Benefits”
- ***Essentially, small group and individual plans will have the same level of coverage.***

GROUP VS. INDIVIDUAL COVERAGE

- In 2014, if an employer has a group plan in place that is considered qualified and affordable, employees that opt out will NOT be eligible for any of the ACA subsidies.
- To qualify for a subsidy, the cost for self-only coverage to an employee must be more than 9.5% of employees annual salary – Regardless of actual family status or coverage.
- *Group Health Insurance may not be the best way for employees to get health insurance in 2014. Government subsidized individual insurance will often be the most cost effective coverage for the company and employee.*
- *Employers that keep a group plan in place in 2014 will likely be blocking employees that opt out from being able to get any sort of subsidy.*

ADDING A BROKER LINK TO YOUR WEBSITE

- You can add a HealthPlus quoting link directly to your website. When a client clicks on the link they will be linked to the application and you will be tied to the case as the broker of record.
- Instructions on how to add the link to your site will be emailed to you.



COMMISSIONS

- 15% of premiums on new business.
- 10% of premiums on renewal business. Including renewal increases.
(Year 2 and every year after. Write it and forget it!)
- Broker Bonus Program!
- Commissions are paid at end of month plan became effective.
Example: For a plan sold eff. 1/1, commissions will be paid end of January.

COMMISSIONS

How much can you earn?

Apps / Month	Avg. Premium	Commission	Commission / Month	Commission / Year
4	\$350	15%	\$2,520	\$30,240
				(Bonus) \$5000
			<u>FIRST YEAR TOTAL</u>	<u>\$35,240</u>
	Residual (10%) Year 1	\$22,176	\$35,240	\$57,416
	Residual (10%) Year 2	\$24,393	\$35,240	\$81,809
	Residual (10%) Year 3	\$26,832	\$35,240	<u>\$108,641</u>

OTHER MARKET SEGMENTS

Group Sales:

Patti Taylor - Group Sales Representative

989-797-4039

PTaylor1@healthplus.org

Licensing / Appointment & Commission Issues:

Stephanie Fenoglio - Agent Relations

810-600-8009

sfenogli@healthplus.org

Medicare:

Kathryn Pierce-McAllister - Medicare Sales Executive

810-496-8498

kmcallis@healthplus.org

Connie Elkins - Medicare Sales Executive

810-733-8967

celkins@healthplus.org



HEALTHPLUS MEMBER CUSTOMER SERVICE

Member Customer Service

For assistance with anything related to claims, billing, EOB's, coverage or plan questions, etc.

-1-888-212-1512

Website

www.healthplus.org

HEALTHPLUS BROKER SALES & SUPPORT

Primary Broker Support

1-877-562-0907

Email Support

IndSales@healthplus.org

Website

www.healthplus.org





The Right Plan for a Healthier You™

Thank you for the opportunity
to earn your business!

