

2020 Western PA Small Group Producer Update

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No Legal or Tax Advice

The purpose of this training is to assist Highmark members and potential members with questions as they relate to Highmark health plans. This training is NOT intended to provide Highmark members and potential members with legal or tax advice.

Unlicensed Health Insurance Agents

Unlicensed health insurance agents are NOT permitted to assist Highmark members or potential members in choosing a plan.

MEETING AGENDA

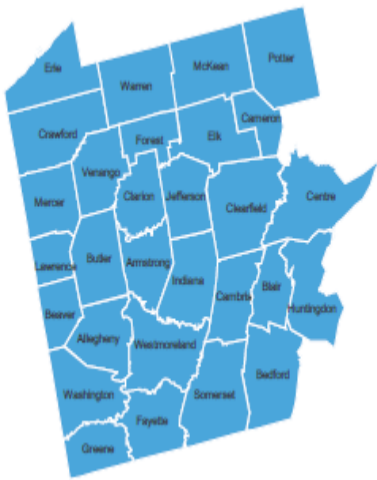
- **Renewal Reminders**
- **2020 Grandmothering**
- **Key Changes for 2020 ACA Portfolio**
- **Rx Program Changes**
- **Well360/Sharecare**
- **Dental and Vision**
- **Change Forms**
- **Marketing Collateral**



RENEWAL REMINDER CHECKLIST

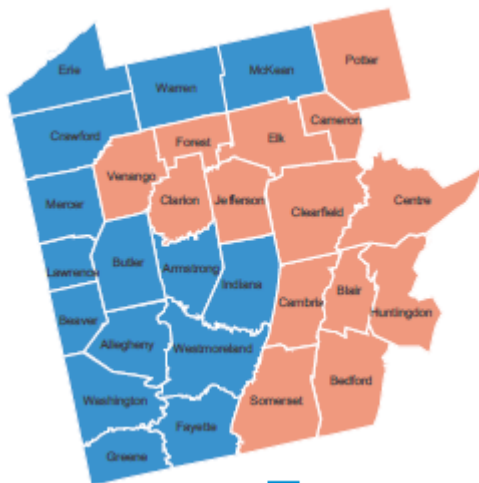
- ✓ **Confirm and communicate with clients 2020 ACA benefit plan changes vs. current 2019 plan**
- ✓ **Grandmothering status for 2020 (July-December renewals)... TBD**
- ✓ **Plan Advisor- confirm Client Contacts and Billing Address are accurate**
- ✓ **Check Enrollment for accuracy**
- ✓ **Any changes to New Hire Waiting Period must be done at renewal**
- ✓ **No Retro Termination policy**
 - **Be sure to review billing invoices and enrollment counts for accuracy on a monthly basis to avoid retro term requests.**

2020 ACA PORTFOLIO



HCA WPA (PPO Blue)

Premier Balance PPO
Balance PPO
Health Savings PPO
Health Savings PPO
Embedded



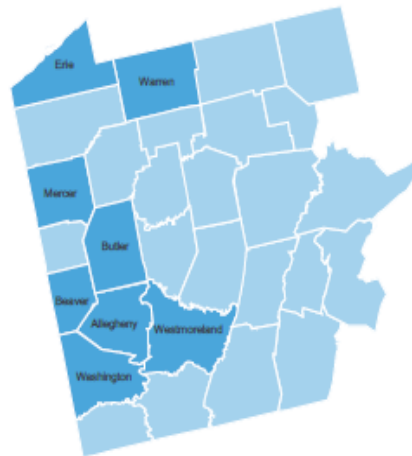
HIGHMARK WPA (Community Blue PPO)

Product Availability A

Premier Balance PPO, a Community Blue Plan
Balance PPO, a Community Blue Plan
Health Savings PPO, a Community Blue Plan
Health Savings PPO Embedded, a Community Blue Plan

Product Availability B

Premier Balance PPO IP, a Community Blue Plan
Health Savings PPO Embedded, a Community Blue Plan

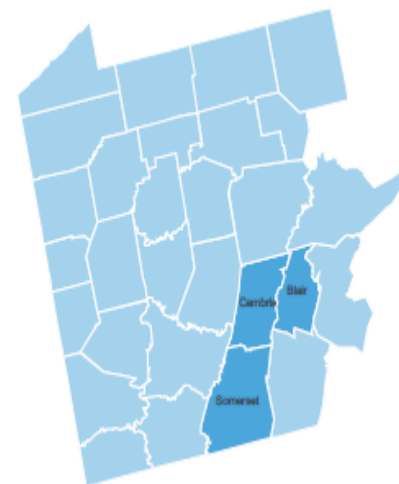


HIGHMARK WPA

(Community Blue EPO)

Product Availability

Premier Balance EPO, a Community Blue Plan



HIGHMARK WPA

Conemaugh Region Flex Blue PPO

KEY PORTFOLIO HIGHLIGHTS:

1. CB Flex Plans have been discontinued:

- We are no longer offering **Community Blue Flex** (2 INN Enhanced/Standard tier) plans in 2020.

2. New Product: PPO Plans with the Community Blue Network

- A new product suite available in all 29 Western PA counties.

3. Outpatient Surgical Copayment

- For 2020, we have revised the cost sharing on the Outpatient Surgery Facility benefit from **coinsurance to a copayment** on several plans.



KEY PORTFOLIO HIGHLIGHTS:

4. New Product: Community Blue EPO:

- A new EPO product available in select Western PA counties replaces **Connect Blue**.
- Includes Highmark's **Essential Formulary**.

5. Blue Card Program:

- All WPA PPO and EPO products will have access to coverage nationwide.
- Conemaugh Region Flex Blue PPO will have access at the Standard Tier level of benefits.

6. Globalcore:

- Resource to assist our members in finding medical care outside of the country.
- www.bcbsglobalcore.com



2020 PORTFOLIO – DISCONTINUATIONS TO 2019 OFFERINGS

Discontinuation of the following plan designs:

- Platinum: Premier Balance PPO \$0, \$250 Platinum a Community Blue Flex Plan
- Gold: Balance PPO \$1000 A, \$1750 A, \$2000 A a Community Blue Flex Plan
- Gold: Balance PPO \$1750 A
- Gold: Keystone HMO \$0, \$1000, \$1500, \$2500, \$500, \$5000 1X
- Gold: Conemaugh Region Connect Blue EPO: \$0, \$1000
- Gold: Connect Blue EPO: \$100, \$250, \$500, \$750, \$900, \$1100, \$2500, \$3200 a Community Blue Flex Plan
- Gold: Flex PPO PA Mountains Healthcare Region \$500, \$1000 a Community Blue Flex Plan
- Gold: Health Savings PPO \$1500 a Community Blue Flex Plan
- Gold: Premier Balance PPO \$0, \$250, \$250 IP, \$500, \$750, \$750 IP \$1000, \$1250, \$1400, \$1500, \$1500 IP, \$2000 a Community Blue Flex Plan
- Gold: Premier Balance \$0 Gold A

2020 PORTFOLIO – DISCONTINUATIONS TO 2019 OFFERINGS

Discontinuation of the following plan designs:

- Gold: Premier Balance \$0 Gold a Community Blue Flex Plan
- Gold: Shared Cost PPO \$1500
- Silver: Balance PPO \$600, \$2600, \$5000 1X a Community Blue Flex Plan
- Silver: Conemaugh Region Connect Blue EPO \$3800
- Silver: Health Savings PPO Embedded \$2700, \$3200 a Community Blue Flex Plan
- Silver: Health Savings PPO Embedded \$2700, \$4000
- Silver: Keystone HMO \$2000
- Silver: Keystone HMO Embedded Q \$3000
- Bronze: Conemaugh Region Connect Blue EPO Embedded \$5000
- Bronze: Health Savings PPO Embedded \$5500, \$6000 a Community Blue Flex Plan
- Bronze: High Deductible PPO Embedded \$6300
- Bronze: Keystone HMO Embedded Q\$6000

New Product: Community Blue PPO

- **New PPO Plans with the Community Blue Network available in all western Pennsylvania Counties**
- **Includes coverage at all AHN facilities and over 9,800 Primary Care Physicians and Specialists in Western Pennsylvania**
- **Provides national in-network access to providers that participate in the BCBS Blue Card Program**
- **Several Plans include an out-patient surgery co-payment**

Outpatient Surgical Copayment

- Premier Balance PPO \$500 Gold
 - Conemaugh Region Flex Blue PPO \$500 (Enh only)
 - Balance PPO \$600
 - Balance PPO \$2600
 - Premier Balance EPO \$500
 - Premier Balance EPO \$750
 - Premier Balance EPO \$900
 - Premier Balance EPO \$1100
 - Premier Balance EPO \$2500
- **Community Blue Plans:**
 - Premier Balance PPO \$250
 - Premier Balance PPO \$500
 - Premier Balance PPO \$750
 - Premier Balance PPO \$1000
 - Premier Balance PPO \$0 Gold

Hospital and Medical/Surgical Expenses (including maternity)		
Hospital Inpatient	90% after deductible	70% after deductible
Hospital Outpatient (Non-Surgical)	90% after deductible	70% after deductible
Outpatient Surgery ⁽⁹⁾	100% after \$100 copay	70% after deductible
Maternity (non-preventive facility) including dependent daughter	90% after deductible	70% after deductible
Medical Care (including inpatient visits and consultations)/Surgical Expenses	90% after deductible	70% after deductible

of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.

- (8) The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed above. Under the soft mandatory generic provision, you are responsible for the payment differential when a generic drug is authorized by your provider and you purchase a brand name drug. Your payment is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.

- (9) Refers to outpatient surgical procedure provided in a hospital or ambulatory surgical facility setting

New Product: Community Blue EPO

- **New EPO plans with the Community Blue Network available in select western Pennsylvania counties that provides high quality and cost-effective care**
- **Includes coverage at all AHN facilities and more than 50 community hospitals in Western Pennsylvania**
- **Access to 96% of hospitals and 95% of doctors nationwide via the Blue Cross Blue Shield Blue Card Program**
- **Includes Highmark's Essential Formulary which is a four-tier closed formulary**
- **Medications covered at tier one have a \$0 copay**
- **No Out of Network Coverage**

Essential Formulary: Premier Balance EPO, a Community Blue Plan

- Closed formulary covering select drugs
 - Use formulary search tool to identify formulary status and tier
- Tiers may include generic, brand, and specialty drugs
- Identical drugs can fall into different tiers based on dosage, delivery and/or condition
- Only prescribing physicians can request an exception

ESSENTIAL FORMULARY			
TIER 1	TIER 2	TIER 3	TIER 4
\$0 copay (least costly)	\$20 copay	35% coinsurance	50% coinsurance** (most costly)

*According to the Blue Cross and Blue Shield Association.

**Rx information displayed: Retail up to 31-day supply.

NOTE: Member's coinsurance payment for tier 4 Rx is \$250 minimum and \$1,000 maximum.

Important Information relating to Community Blue Flex PPO and Connect Blue EPO Products:

- **We will map all of our current Community Blue Flex PPO and Connect Blue EPO clients to a similar Community Blue PPO or Community Blue EPO Plan design**
- **Due to Plan mapping and discontinuations we are required to create new group numbers for any client renewing into our Community Blue PPO or Community Blue EPO Products**
- **These changes will also generate new ID cards**

Pharmacy Updates



- ***Active Choice*** is discontinued from all ACA plan designs in all regions.
 - Members will no longer be required to choose mail order or retail for their maintenance medications by the third fill.
- Preventive vaccines are available at Pharmacy locations using the Pharmacy benefit at \$0 cost sharing.

BLUE EDGE DENTAL

New to Blue Dental

- **Guaranteed Rates up to first 24 months**



Cross Sale Dental Discounts

- **Highmark/UCD provides a -5% discount on dental rates for new dental groups that are sold with new medical sales and existing medical groups with 10 or more enrolled contracts**

-5%

2020 Rate Cards Available on Producer Portal

* United Concordia Companies, Inc., is a separate company that administers dental benefits for Highmark members.

HIGHMARK VISION

- **2020 Blue Edge Vision Plans Available for NEW sales**
- **2019 Highmark Vision may be renewed for 2020**
- **Rate Cards now available on the Producer Portal**



Vision problems are the **2nd most prevalent** health problem in the U.S.

75 percent of U.S. adults require some kind of vision correction.



90 percent of computer and device users experience visual impairment issues.

Vision problems result in **\$8 billion** a year lost to sick days.



Uncorrected vision can lower job performance by **20 percent**.

Up and Coming Allegheny Health Network Facilities

Neighborhood Hospitals:

- AHN McCandless
- AHN Hempfield
- AHN Brentwood
- AHN Harmar



Cancer Institutes in the Following Regions:

- Beaver
- Butler
- Forbes & Imaging Center
- Hempfield
- Saint Vincent

AHN Wexford Coming 2021!

AHN Cancer Institute Academic Center

Sharecare- The Digital Companion to Well360 Core

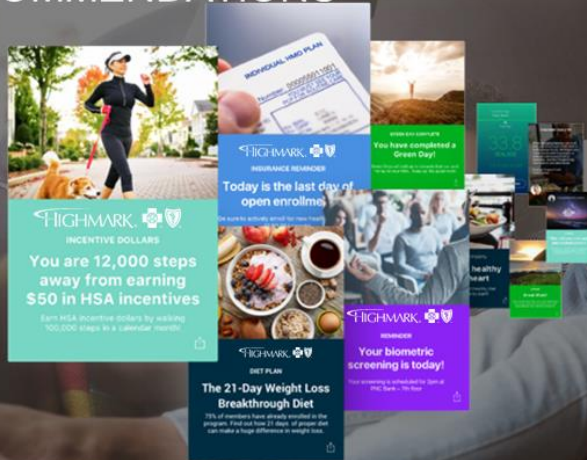


- Highly-innovative **health and wellness engagement solution**
- **Tested and proven** to actively engage members in their health and improve outcomes
- **Enhanced experience** available exclusively to Highmark members

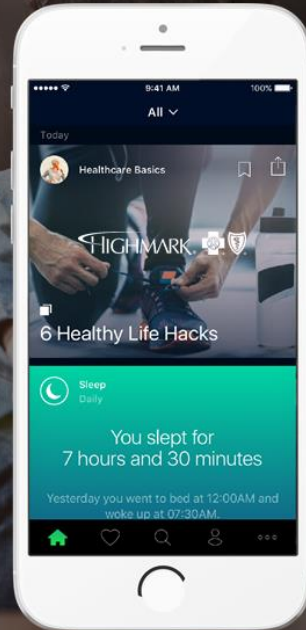


Sharecare- The Digital Companion to Well360 Core

INTELLIGENT MESSAGING PERSONALIZED RECOMMENDATIONS



- Personalized messaging, content, insights, and event cards
- Data-driven rules engine driving meaningful clinical actions



Get started:



Visit [MyCare.Sharecare.com](https://mycare.sharecare.com)

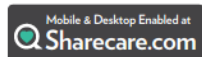


Sign in or sign up!

Access your profile:



Download the App or go online. Sharecare gives you a personalized health profile, tips for reaching your goals and a dashboard that shows you when you're in the green with your goals.



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HIGHMARKBCBS.COM

How does Sharecare deliver value? Drives meaningful behaviors:

- **Helps members understand** their health risks
- **Keeps members engaged** in their health
- **Drives meaningful participation** in health, wellness, and vendor programs
- **Improves preventive care**, PCP selection, and care gaps through targeted messaging
- **Drives appropriate utilization** by educating members on how to get the right care at the right time

Fitness Your Way

by Tivity Health™

Get access to nearly 9,500 fitness locations

Enroll Now

Whether you want to lose weight and maximize your energy or manage stress and improve your mood, here's a great, low-cost way to meet your goals. Fitness Your Way allows you to join a network of fitness facilities for a discounted rate, so you can work out anywhere when it's convenient for you — at a cost that doesn't stretch your budget.

How It Works

Fitness Your Way gives you access to nearly 9,500 fitness locations, including select national chains. As a Fitness Your Way member, you can visit any participating fitness location — anytime, anywhere — as often as you like.

Pay only \$29 a month*, plus a low \$29 enrollment fee, and make a three-month commitment. Do it all online. Then put your fitness plan into action.



*** Tivity Health is a separate company that provides fitness options for Highmark members**

FORMS REQUIRED WHEN MAKING CHANGES

☐ Situations that require a Small Group Business Application (SGBA)

- ☐ New client
- ☐ Off-Cycle Benefit changes
- ☐ Ownership Changes
- ☐ Subsidiary/Affiliate and/or Buyout/Mergers
- ☐ FEIN number change (Employer Identification Number)

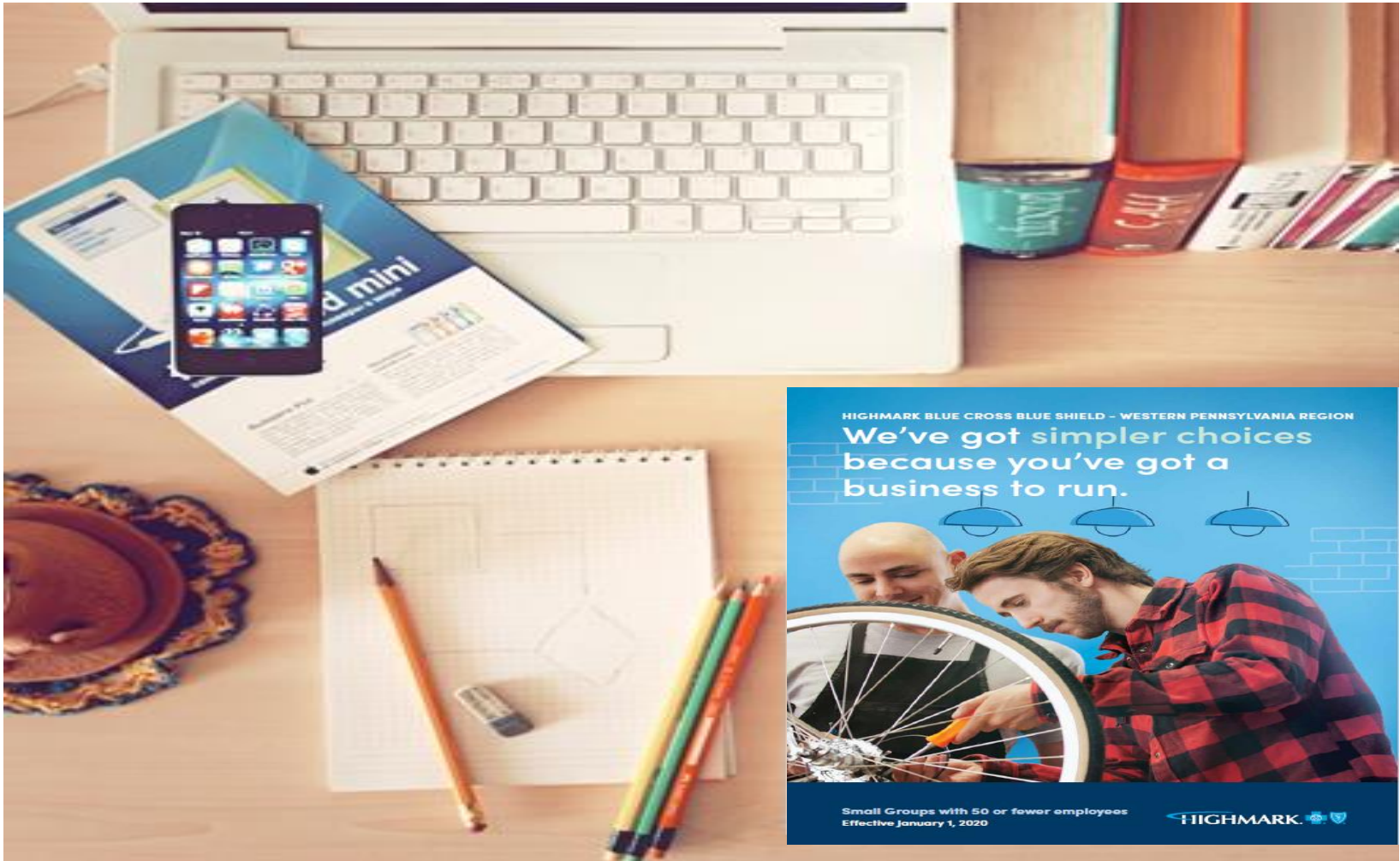
☐ Situations that require the General Update Change Form or an Email

- ☐ Mailing or email address change
- ☐ Phone or fax number change
- ☐ Group administer change
- ☐ SIC/ Industry Code Change
- ☐ COBRA eligibility change – DE/PA region only

☐ Situations that require the Client Change Letter of Explanation (template)

- ☐ Client name change
- ☐ Physical Address change
- ☐ Probationary period change
- ☐ Contribution changes
- ☐ Eligibility hourly changes
- ☐ Dependent Coverage Changes

MARKETING COLLATERAL- OPEN ENROLLMENT MATERIALS



Market Strategy Discussion

- Open Discussion

New Business Submission Process

Underwriting Reminders:

- 75% Participation excluding valid waivers
- Affidavits
- Guaranteed Special Enrollment Period: November 15th- December 15. Participation and contribution minimums are waiver.

New Business Process Revamp Coming Soon:

- Forms
- Tax documents
- Online Capabilities



Underwriting Requirement

NEW EMPLOYEE AFFIDAVIT

This Affidavit must be completed for new employee(s) in the absence of a Payroll Report.

I, _____, being first duly sworn, depose and say for the purposes of obtaining insurance
(Name of Group Official)

Coverage with Highmark that:

I am _____ for _____ (Group). I am authorized as a representative of this
(Title) (Name of Group)
Group and have full power and Authority to act on behalf of the Group and legally bind it.

1. Are the new employee(s) who are applying for insurance coverage from Highmark full-time employees of the Group, drawing regular paychecks and having their compensation reported by the Group to the IRS?

Yes No

2. Will the new employee(s) appear on the next Unemployment Compensation (UC) Report?

Yes No

If the employee is exempt from the appearing on the UC Report, please list reason.

Please list your Payroll Schedule and the next time that data will be available for submission to Highmark
(weekly, bi-weekly, monthly/date)

3. Please list below all new employee(s) as of the Group's effective date that do not currently appear on a payroll report or UC Report.

Employee Name	Job Title	Date of Hire	Average Hours Worked Per Week	Application Enclosed For Enrollment (Yes/No)	How is Compensation Reported? (W2, *1099, etc)

*Only Delaware businesses are eligible to insure their 1099's if they so choose. No other states may insure 1099 independent contractors.

03/01/2019





**THANK YOU FOR YOUR
PARTNERSHIP!
QUESTIONS?**