



# New York – 2018 Small Group Medical Plan Overview

PRESENTED BY FIDUCIARY INTERMEDIARY LTD

# Agenda

Welcome – Brian Cullen

Emblem Overview – Rick Murray

Empire BCBS Overview – Ilana Arbeit

Oscar Overview – Brian Cullen

Oxford Overview – Robert Murphy

HealthPass Overview – David Arbeit

Q & A



# FILCO – 2018 and Beyond

- ▶ New Website – [www.filco.net](http://www.filco.net)
  - ▶ Updated Resource Library
  - ▶ Access to forms and marketing material
  - ▶ Employee Benefits Blog
  
- ▶ FILCO CRM – Available to all FILCO brokers
  - ▶ Case management and real time updates on service issues
  - ▶ Robust quoting system
  - ▶ Coming soon – access to commissions online
  
- ▶ FILCO Monthly Newsletter – Industry updates





**EmblemHealth**

**Rick Murray**

# Emblem Health - Network

- ▶ SelectCare network is being replaced by the **Prime Network**
  - ▶ NY Network only
  - ▶ Network expansion starting in mid 2018
    - ▶ NJ Members will have access to the Qualcare Network
    - ▶ CT Members will have access to the ConnectiCare Network

PRIME NETWORK VS. SELECT CARE NETWORK PROVIDERS IN NEW YORK

Prime Network				Select Care Network			Percent Increase		
County	PCP	Specialists*	Totals	PCP	Specialists*	Totals	PCP	Specialists*	Totals
Bronx	1,198	3,454	4,652	742	2,353	3,095	62%	68%	67%
Dutchess	202	703	905	95	359	454	47%	51%	50%
Kings	1,592	4,362	5,954	759	2,652	3,411	48%	61%	57%
Nassau	1,407	4,646	6,053	639	2,967	3,606	45%	64%	60%
New York	2,474	8,547	11,021	1,475	6,406	7,881	60%	75%	72%
Orange	313	805	1,118	148	509	657	47%	63%	59%
Putnam	76	282	358	34	153	187	45%	54%	52%
Queens	1,634	4,676	6,310	1,005	3,531	4,536	62%	76%	72%
Richmond	326	1,064	1,390	184	826	1,010	56%	78%	73%
Rockland	192	598	790	95	388	483	49%	65%	61%
Suffolk	1,007	3,430	4,437	444	2,345	2,789	44%	68%	63%
Sullivan	61	169	230	35	138	173	57%	82%	75%
Ulster	119	341	460	71	196	267	60%	57%	58%
Westchester	897	3,204	4,101	485	2,191	2,676	54%	68%	65%
Totals	11,498	36,281	47,779	6,211	25,014	31,225	54%	69%	65%





# Emblem Health - Network

- Major hospitals in NY participate in the Prime Network

New York County	Prime Network	Select Care Network
Henry J. Carter Specialty Hospital and Skilled Nursing Facility	X	
Bellevue Hospital Center	X	
Harlem Hospital Center	X	
Hospital for Special Surgery	X	X
Lenox Hill Hospital	X	X
Memorial Hospital for Cancer and Allied Diseases	X	
Metropolitan Hospital Center	X	
Mount Sinai Beth Israel (Petrie)	X	X
Mount Sinai Hospital (The)	X	X
Mount Sinai St Lukes	X	X
Mount Sinai West (Roosevelt)	X	X
New York Eye and Ear Infirmary of Mount Sinai	X	X
New York-Presbyterian / Columbia University Medical Center	X	X
New York-Presbyterian / The Allen Hospital	X	X
New York-Presbyterian / Lower Manhattan Hospital	X	X
New York-Presbyterian / Weill Cornell Medical Center	X	X
NYU Hospital Center	X	
NYU Hospital for Joint Diseases	X	



# Emblem Health – Plan Designs

- ▶ 7 available plan designs
- ▶ Emblem's Lowest available single rate in NYC: \$489.41
- ▶ Gold Open Access Plan – 3 free office visits then \$10 copay
- ▶ All plans include FREE telemedicine – including HSA

New York City, Rockland and Westchester							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S. A.
Employee	\$886.93	\$739.28	\$765.02	\$677.87	\$576.50	\$501.83	\$489.41
Employee/spouse	\$1,773.86	\$1,478.56	\$1,530.04	\$1,355.74	\$1,153.00	\$1,003.66	\$978.82
Employee/children	\$1,507.78	\$1,256.78	\$1,300.53	\$1,152.38	\$980.05	\$853.11	\$832.00
Family	\$2,527.75	\$2,106.95	\$2,180.31	\$1,931.93	\$1,643.03	\$1,430.22	\$1,394.82
The rates listed above apply to Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester counties.							



# Emblem Health - Underwriting

- ▶ No small group participation requirements
- ▶ 1<sup>st</sup> of the month effective dates
- ▶ Will allow re-writes of 12/1 business to 1/1 – written notification and special Emblem plan change form will be required. Group will automatically be mapped to the corresponding metallic plan
- ▶ For 12/1 - 1/1 re-write only – Deductible will carry over (medical, hospital and pharmacy), not MOOP
- ▶ Will allow all current groups to re-write for 1/1 – new paperwork and binder check may be required – deductible will **NOT** carry over
- ▶ 4% Commission







# Emblem Health – Bells and Whistles

- ▶ Telemedicine is included with all plans
- ▶ Adult dental and vision are embedded in all non-HSA plans
- ▶ Gym reimbursement - \$200 subscriber, \$100 spouse per 6 month period
- ▶ Coming Soon: Nutritional services, therapeutic massage and acupuncture at low copays





**Ilana Arbeit**

# Empire BCBS- Network

- ▶ 3 Networks:
  - ▶ EPO/PPO (Blue Card)
  - ▶ Blue Priority
  - ▶ Pathway
- ▶ All plans now include National Blue Card access outside NY
- ▶ 2 Rx Formularies –
  - ▶ EPO/PPO and Blue Priority Gold Plan – **National 3 Tier**
  - ▶ Silver, Bronze Blue Priority and Pathway - **Select**

Exclusive Provider Organization (EPO) <sup>1</sup> / Preferred Provider Organization (PPO)	Pathway	Blue Priority
150 facilities <sup>2</sup>	102 facilities <sup>2</sup>	150 facilities <sup>2</sup>
81,467 physicians <sup>3</sup>	67,610 physicians <sup>3</sup>	65,738 physicians <sup>3</sup>
65,348 specialists <sup>2</sup>	52,655 specialists <sup>2</sup>	53,959 specialists <sup>2</sup>
Comprehensive coverage	4-5% savings from EPO/PPO <sup>4</sup>	6-7% savings from EPO/PPO <sup>5</sup>
HSA option	HSA option	HSA option
EPO, PPO plans	EPO plans	EPO plans
Non-gatekeeper	Non-gatekeeper	Non-gatekeeper
Broad network	Narrowed hospital network	Narrowed provider network
BlueCard® access	BlueCard® access <sup>4</sup>	BlueCard® access <sup>4</sup>

In-Network Major Hospital Systems	Exclusive Provider Organization (EPO) <sup>1</sup> / Preferred Provider Organization (PPO)	Pathway	Blue Priority
CareMount	●		
Hospital for Special Surgery	●	●	●
Long Island Health Network	●		●
Maimonides	●	●	●
Memorial Sloan Kettering	●		●
Montefiore	●	●	●
Mount Sinai	●	●	●
New York Presbyterian	●	●	●
Northwell	●	●	●
New York University	●	●	●
StonyBrook	●		●
Westchester Medical	●	●	●

● Hospital is participating in the network. ● Some physicians that render services at these hospitals could be non-participating.

# Empire BCBS– Plan Designs

- ▶ 42 available plan designs
- ▶ Empire's Lowest available single rate in NYC: Empire Bronze Blue Priority EPO \$7350 (\$578.46)
- ▶ HMOs to be transitioned to EPOs upon renewal
- ▶ Eliminated plans with specialist copay AFTER deductible
- ▶ Simplified benefits such as lab and x-ray (deductible OR copay – not both)
- ▶ Embedded deductibles on Silver and Bronze HSA plans





# Empire BCBS– Plan Designs



- 17 New plans available as of 1/1/18

<b>Platinum PPO</b> <small>MEDICARE LIDR</small> PCP: \$5 Spec: \$10 Urgent Care: \$25 Deductible: \$0 Coinsurance: 0% OOPM: \$2,600 Vision: ✓ BlueCard: ✓ <b>\$1,136</b>	<b>Platinum PPO</b> <small>FAIR HEALTH LIDR</small> PCP: \$15 Spec: \$15 Urgent Care: \$25 Deductible: \$0 Coinsurance: 0% OOPM: \$3,500 Vision: ✓ BlueCard: ✓ <b>\$1,220</b>	<b>Platinum EPO</b> PCP: \$5 Spec: \$10 Urgent Care: \$25 Deductible: \$0 Coinsurance: 0% OOPM: \$2,600 Vision: ✓ BlueCard: ✓ <b>\$1,043</b>	<b>Gold PPO</b> <small>MEDICARE LIDR</small> PCP: \$30 Spec: \$50 Urgent Care: \$75 Deductible: \$1,000 Coinsurance: 10% OOPM: \$5,000 Vision: ✓ BlueCard: ✓ <b>\$976</b>	<b>Gold EPO</b> PCP: \$25 Spec: \$50 Urgent Care: \$75 Deductible: \$0 Coinsurance: 0% OOPM: \$6,000 Vision: ✓ BlueCard: ✓ <b>\$920</b>
<b>Gold EPO</b> PCP: \$25 Spec: \$50 Urgent Care: \$75 Deductible: \$500 Coinsurance: 20% OOPM: \$7,350 Vision: ✓ BlueCard: ✓ <b>\$875</b>	<b>Gold EPO</b> PCP: \$35 Spec: \$50 Urgent Care: \$100 Deductible: \$0 Coinsurance: 10% OOPM: \$5,850 Vision: ✓ BlueCard: ✓ <b>\$895</b>	<b>Silver EPO</b> PCP: \$40 Spec: \$70 Urgent Care: \$150 Deductible: \$2,750 Coinsurance: 30% OOPM: \$7,350 Vision: ✓ BlueCard: ✓ <b>\$776</b>	<b>Silver EPO</b> PCP: \$30 Spec: \$60 Urgent Care: \$75 Deductible: \$3,000 Coinsurance: 30% OOPM: \$7,350 Vision: ✓ BlueCard: ✓ <b>\$740</b>	<b>Silver EPO</b> PCP: \$35 (1 <sup>st</sup> 3) Spec: \$35 (1 <sup>st</sup> 3) Urgent Care: D/C Deductible: \$1,500 Coinsurance: 30% OOPM: \$6,650 Vision: ✓ BlueCard: ✓ <b>\$768</b>

## Pathway Network reinvented for 2018

- Now with **National BlueCard**
- Now **non-gated** EPO plan designs
- **More doctors & hospitals** than ever before

# Pathway Network reinvented for 2018

- Now with **National BlueCard**
- Now **non-gated** EPO plan designs
- **More** doctors & hospitals than ever before

<b>Platinum EPO PATHWAY</b> PCP: \$15 Spec: \$15 Urgent Care: \$25  Deductible: \$0 Coinsurance: 0% OOPM: \$3,500  Vision: ✓ BlueCard: ✓ <b>\$987</b>	<b>Gold EPO PATHWAY</b> PCP: \$25 Spec: \$50 Urgent Care: \$75  Deductible: \$0 Coinsurance: 0% OOPM: \$6,000  Vision: ✓ BlueCard: ✓ <b>\$878</b>			
<b>Gold EPO PATHWAY</b> PCP: \$25 Spec: \$50 Urgent Care: \$75  Deductible: \$500 Coinsurance: 20% OOPM: \$7,350  Vision: ✓ BlueCard: ✓ <b>\$835</b>	<b>Gold EPO PATHWAY</b> PCP: \$35 Spec: \$50 Urgent Care: \$100  Deductible: \$0 Coinsurance: 10% OOPM: \$5,850  Vision: ✓ BlueCard: ✓ <b>\$850</b>	<b>Silver EPO PATHWAY</b> PCP: \$40 Spec: \$70 Urgent Care: \$150  Deductible: \$2,750 Coinsurance: 30% OOPM: \$7,350  Vision: ✓ BlueCard: ✓ <b>\$740</b>	<b>Silver EPO PATHWAY</b> PCP: \$40 Spec: \$70 Urgent Care: \$75  Deductible: \$2,500 Coinsurance: 30% OOPM: \$7,350  Vision: ✓ BlueCard: ✓ <b>\$730</b>	<b>Silver EPO PATHWAY</b> PCP: \$35 (1 <sup>st</sup> 3) Spec: \$35 (1 <sup>st</sup> 3) Urgent Care: D/C  Deductible: \$1,500 Coinsurance: 30% OOPM: \$6,650  Vision: ✓ BlueCard: ✓ <b>\$677</b>



# Empire BCBS- Underwriting

- ▶ Participation – 60%
- ▶ 1<sup>st</sup> and 15<sup>th</sup> of the month effective dates
- ▶ Will allow re-writes of 12/1 business to 1/1 – an acknowledgement form and a signed proposal will be required
- ▶ For 1/1 re-write – Deductible will **NOT** carry over
- ▶ 4% commission



## Small Group Employer Application Acknowledgement for 2018 Small Group Plan

The undersigned acknowledges and agrees that the Empire BlueCross BlueShield Employer Enrollment Application ("Application") for the Medical Small Group Coverage listed below, previously submitted for an effective date of December 1, 2017, shall apply, with respect to all applicable information, to the issuance of new Group Coverage as listed below, with an effective date of January 1, 2018.

The information and acknowledgments contained in the Application, including without limitation, all agent/producer/broker/general agent authorizations set forth therein, shall apply in all respects to the Group Coverage with an effective date of January 1, 2018.

The undersigned agrees to promptly advise Empire of any changes to the information set forth in the Application as it pertains to the 2018 Group Coverage. Otherwise, Empire may rely in all respects upon the accuracy of the information set forth therein and the undersigned Company agrees to all terms specified in the Application as they pertain to 2018 Group Coverage.

Company Name: \_\_\_\_\_

Company Officer Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

2017 Empire Plan (Name and Contract Code): \_\_\_\_\_

2018 Empire Plan (Name and Contract Code): \_\_\_\_\_

# Empire BCBS– Bells and Whistles

- ▶ Telemedicine is included with all plans – cost varies based upon plan selection
- ▶ Vision benefits are included in all plans
- ▶ No-cost preventative drugs included in all plans including HSA
- ▶ Get Active Wellness – up to \$700 incentive available for:
  - ▶ Flu shot and preventative check up - \$100
  - ▶ Smoking cessation - \$50
  - ▶ Online wellness - \$150
  - ▶ Gym reimbursement - \$200 subscriber, \$100 spouse/6 months





# oscar

Brian Cullen

# Oscar - Network

- ▶ NY Network extends up to Rockland County and east to Suffolk County
- ▶ NY plans include access to NJ through Qualcare's network
- ▶ Out of area buy up option to Multiplan on a per-subscriber basis – additional premium approximately 20-25%



# Oscar – Plan Designs

- ▶ 19 available plan designs
- ▶ Lowest available single rate in NYC: Oscar Simple Bronze EPO (\$470.26)
- ▶ Three plan categories – Classic, Simple and Backup
  - ▶ Classic (Market)– Traditional plan designs with copays and deductibles
  - ▶ Simple – Deductibles and MOOP equal with some first dollar coverage – offers the most savings
  - ▶ Backup – Deductible and Coinsurance for all services





# Oscar – Underwriting

- ▶ Participation – No minimum requirement today although this is expected to change soon
- ▶ 1<sup>st</sup> and 15<sup>th</sup> of the month effective dates
- ▶ Will allow re-writes of 12/1 business to 1/1 – will be seamless. Master app and employee app will have two check offs
- ▶ For 1/1 re-write – Deductible will **NOT** carry over
- ▶ 4% commission as of 1/1 for new **AND** existing business

OSCAR

## Section C.1: Employee class information (complete for each class you would like to create for this business)

Enter class type:

Do you wish to offer dependent child coverage from age 26 through age 29?

☐ No ☐ Yes

Select waiting period for new employees in this class: ☐ No waiting period: coverage begins on date of hire

☐ 30 days after the date of hire

☐ 1st of month 30 days after the date of hire

☐ 90 days after the date of hire

☐ 1st of month after the date of hire

☐ 60 days after the date of hire

☐ 1st of month 60 days after the date of hire

Choose the employer medical premium contribution amount for each month for this class employees:

\_\_\_\_\_ % or \$ \_\_\_\_\_

☐ No contribution

Choose the employer medical premium contribution amount for each month for this class employee's dependents:

\_\_\_\_\_ % or \$ \_\_\_\_\_

☐ No contribution

Note: This section should only be filled out if you would like to contribute a different amount towards employee's dependents. Use same contribution type (% or \$).

Select up to 3 plans to offer this class for 2017 for full plan details, visit [hioscar.com/forms](https://hioscar.com/forms):

☐ Market Platinum

☐ Simple Platinum

☐ Market Gold

☐ Simple Gold

☐ Market Silver

☐ Simple Silver

☐ Market Bronze

☐ Simple Bronze

### Section C.1.1: 2018 Autorenewal plan selections for this class

Will you be offering the option for out of area coverage (OOA) to employees of this class? If yes, then employees will be able to select either the base version of the plan (listed below) or the OOA version which gives them access to the Multiplan network.

☐ No ☐ Yes

Select up to 3 plans to offer this class for 2018 (for full plan details, visit [hioscar.com/forms](https://hioscar.com/forms)):

☐ Classic Platinum \$0 \$3000 10%

☐ Classic Gold \$0

☐ Classic Silver \$3000

☐ Simple Gold

☐ Backup Gold

☐ Classic Platinum \$0 \$2000

☐ Classic Gold \$500

☐ Classic Silver \$3500

☐ Simple Silver

☐ Backup Silver \$3000

☐ Classic Platinum \$0 \$3000 10%

☐ Classic Gold \$1000

☐ Classic Silver \$4000

☐ Simple Bronze

☐ Backup Silver \$5000

☐ Classic Gold \$2000

☐ Classic Silver \$4500

☐ Backup Bronze

# Oscar – Bells and Whistles

- ▶ FREE Doctor on Call (telemedicine) included with all plans
- ▶ Concierge team for every employee – 3 care guides and 1 nurse – assist with appointments, finding providers and answering general questions
- ▶ Step tracking program – Amazon gift cards for members who meet goal
- ▶ Easy to use app – book dr. appointments, search network, access ID card and more
- ▶ Oscar center in Brooklyn
  - ▶ State of the art
  - ▶ Free visits for Classic and Simple plans
  - ▶ Free classes – yoga, exercise and others



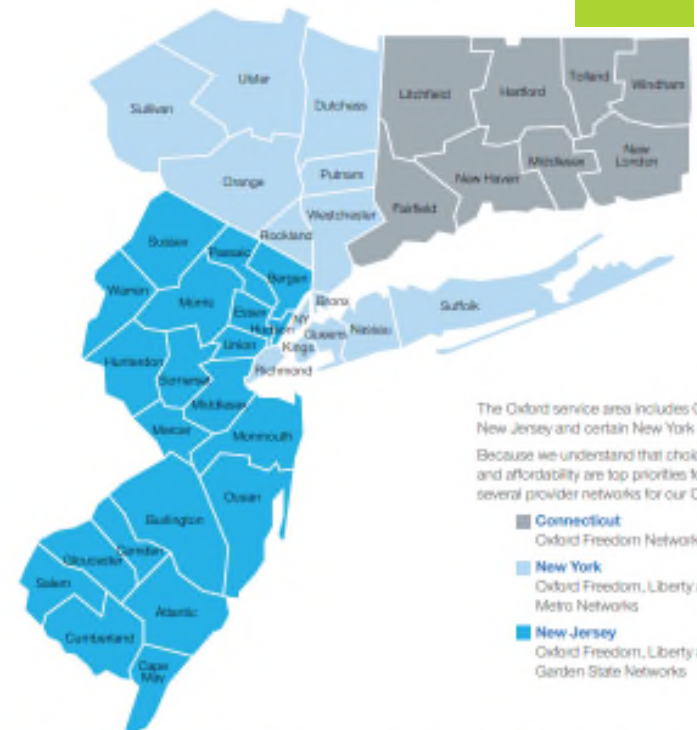


**Robert Murphy**

**FILCO**  
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Your Bridge to Success

# Oxford - Network

- ▶ NY Networks
  - ▶ Freedom
  - ▶ Liberty
  - ▶ Metro – uses Value Pharmacy Network
- ▶ NJ Networks
  - ▶ Freedom
  - ▶ Liberty
  - ▶ Garden State
- ▶ CT Networks
  - ▶ Freedom
  - ▶ Liberty (as of 1/1)
- ▶ National Network
  - ▶ United Healthcare Choice plus



<b>Oxford Freedom Network</b>	Our largest network option is available to New York, New Jersey and Connecticut employers enrolled in most Oxford products.
<b>Oxford Liberty Network</b>	A subset of our Freedom Network, the Liberty Network is available with Oxford products for employer groups in New York and New Jersey.
<b>Oxford Garden State Network</b>	This network offering is a subset of our New Jersey Liberty Network and is available to employer groups in New Jersey only.
<b>Oxford Metro Network™</b>	This network offering is a subset of our New York Liberty Network and is available to employer groups in New York only.





# Oxford – Plan Designs

- ▶ 46 available plan designs
- ▶ Lowest available single rate in NYC: Metro EPO HSA \$6,550 Gated (\$494.52)
- ▶ Deductibles, copays and out of pockets increasing on many plans

2017 Silver Plan	2018 Change
S EPO \$40/\$70 \$2,500D F NG OHI	OOPM to \$7,150 from \$6,850 ER to \$700 from \$500 ← Lab to \$20 from 100% Rx ded to \$200 from \$100
S EPO \$40/\$70 \$2,500D L NG OHI	OOPM to \$7,150 from \$6,850 ER to \$700 from \$500 ← Lab to \$20 from 100% Rx ded to \$200 from \$100
S PPO \$40/\$70 \$2,500D F NG OHI	OOPM to \$7,150 from \$6,850 ER to \$700 from \$500 ← Lab to \$20 from 100% Rx ded to \$200 from \$100
S EPO \$30/\$60 \$2,500D M G OHI	Deductible to \$3,000 from \$2,500 OOPM to \$7,150 from \$6,850
S EPO \$25/\$50 \$3,000D L G OHI	OOPM to \$7,150 from \$6,650 ER to \$700 from \$500
S EPO \$30/\$75 \$3,000D L NG OHI	OOPM to \$7,150 from \$6,850
S Prim Adv \$25/\$50 \$2,000D L NG OHI	OOPM to \$6,000 from \$5,500
S EPO HSA \$2,000D \$35/\$50 M G OHI	Decreased Deductible to \$1,500 from \$2,000
S EPO 30/60 \$2,500D ME NG OHI	OOPM to \$7,150 from \$6,850



# Oxford – Plan Designs

**NEW!**

G FRDM NG 30/60/2000/70/ EPO 18	G LBTY NG 30/60/2000/70/ EPO 18	G FRDM NG 30/60/2000/70/ PPO 18
Gold	Gold	Gold
Freedom	Liberty	Freedom
Non-Gated	Non-Gated	Non-Gated
\$100D non-T1 \$15/\$45/\$75	\$100D non-T1 \$15/\$45/\$75	\$100D non-T1 \$15/\$45/\$75
\$30	\$30	\$30
\$60	\$60	\$60
\$75	\$75	\$75
\$2,000	\$2,000	\$2,000
70%	70%	70%
\$6,850	\$6,850	\$6,850
N/A	N/A	Yes
\$807.89 NYC / LI	\$771.96 NYC / LI	\$863.46 NYC / LI

- ▶ New gold options added to fill in gap between current gold and newly decremented silver

# Oxford – Plan Designs

**NEW!**

Plan Name	P LBTY GT 15/35/250/90/EPO 18	G LBTY GT 25/45/1500/80/EPO 18	S LBTY GT 30/70/4000/60/EPO 18
Metal	Platinum	Gold	Silver
Network	Liberty	Liberty	Liberty
Gatekeeper	Gated	Gated	Gated
Rx Benefit	\$150D non-T1 \$5/\$30/\$60	\$150D non-T1 \$5/\$45/\$75	\$150D non-T1 \$15/\$50/\$90
PCP	\$15	\$25	\$30
Specialist	\$35	\$45	\$70
Urgent Care	\$50	\$75	\$80
INN Deductible	\$250	\$1,500	\$4,000
INN Coinsurance	90%	80%	60%
INN OOPM	\$3,000	\$6,000	\$7,350
OON Benefits	N/A	N/A	N/A
Q1 '18 Single Rate	\$953.44 NYC / LI	\$784.60 NYC / LI	\$651.69 NYC / LI

- ▶ New Product – Liberty Advantage
- ▶ Provides National Access to members travelling however, they must live year round in NY, NJ or CT



# Oxford - Underwriting

- ▶ Participation – 60% after valid waivers
- ▶ 1<sup>st</sup> and 15<sup>th</sup> of the month effective dates
- ▶ As of 1/1/18 parental waiver = valid waiver
- ▶ For Federal Open Enrollment – allowing 12/1, 1/1 and 2/1 effective dates
- ▶ 3.75% commission as of 1/1 for new **AND** renewing business





# Oxford – Bells and Whistles

- ▶ Enhanced fitness reimbursement program
  - ▶ Offers more types of qualifying exercise and the ability to combine them
  - ▶ \$200 every 6 months subscriber, \$100 every 6 months - spouse
- ▶ Health4Me app – access to claims info, ID card and doctor search
- ▶ Warby Parker – now accepts UHC specialty plans

Aerobics	Boot camps	Boxing/Kickboxing
CrossFit	Pilates	Indoor rock climbing
Martial arts	Pure Barre	Personal training
Swimming	TRX	Tennis/Racquetball
Zumba	Yoga	Weight/Resistance
Standard gym (including YMCA & community centers where fitness services are offered)		

Also includes  
Citi Bike®  
membership



**David Arbeit**



# HealthPass - Network

## ▶ 3 Carriers:

▶ UHC / Oxford

▶ Liberty

▶ Metro

▶ Oscar

▶ HealthFirst



Carrier	New York	New Jersey	Connecticut	Nationwide
<b>Healthfirst</b> To enroll, employees must live or work in the five boroughs and Nassau.	Healthfirst*	N/A	N/A	N/A
<b>Oscar</b> To enroll, employees must live or work in the following NY counties: five boroughs, Nassau, Suffolk, Westchester and Rockland – or work in one of those NY counties and live in one of the following NJ counties: Middlesex, Union, Hudson, Essex, Morris, Passaic, Bergen, Monmouth and Ocean.	Oscar NY	Qualcare	N/A	N/A
<del>Oxford - Freedom</del> To enroll in Freedom plans, employees can live anywhere in the US.	Freedom**	Freedom	Freedom	Choice Plus
<b>Oxford - Liberty</b> To enroll in Liberty plans, employees can live anywhere in the US. Although to enroll in the Liberty Gold EPO, employees must live in NY, NJ or CT.	Liberty**	Liberty	Liberty	Choice Plus
<b>Oxford - Metro</b> To enroll in Metro plans, employees must live or work in NY or NJ.	Metro**	Metro	N/A	N/A

\*Service area consists of Nassau, five boroughs and certain network access in Suffolk and Westchester.

\*\*Service area consists of Long Island, five boroughs, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster and Sullivan (other New York areas access Choice Plus).



# HealthPass – Plan Designs

- ▶ 25 available plan designs
- ▶ Extremely confident in their ability to transition from CareConnect – *this ain't their first rodeo*
- ▶ HealthPass's lowest available single rate in NYC:
  - ▶ Oscar Simple Bronze EPO (\$488.85)
  - ▶ Oxford Metro Bronze EPO HSA (\$513.81)
  - ▶ HealthFirst Bronze Pro EPO HSA (\$535.18)





# HealthPass – Underwriting

- ▶ Participation – 75% must have medical coverage somewhere
- ▶ 20% of the eligible employees MUST enroll in Healthpass medical
- ▶ 12/1 renewals were resent without CareConnect – CareConnect members are being mapped into new plans





# HealthPass – Underwriting

- ▶ There will be 2 special open enrollment periods running from 12/11/17 through 1/8/18
  - ▶ CC Members will have the option of enrolling in a 2017 Oxford plan or a 2018 Oscar plan
  - ▶ Oscar members will have the option of selecting either a 2017 or 2018 Oscar plan
- ▶ CareConnect Withdrawal:
  - ▶ Last effective date for new or renewal business is 11/1/17





# HealthPass – Bells and Whistles

- ▶ Health Advocate included with all medical policies
- ▶ Cobra administration included with all policies
- ▶ One-bill for multiple lines of coverage
  - ▶ Medical
  - ▶ Dental
  - ▶ Vision
  - ▶ Life/ADD/Disability
  - ▶ Identity Theft Protection





THANK YOU FOR JOINING US!



Q & A





### Executive Team

First	Last	E Mail	Office Tel
Brian	Cullen	bcullen@filco.net	732-704-5070
Phillip	Fina	pfina@filco.net	646-658-6913
Rick	Murray	rmurray@filco.net	732-704-5071
John	Pappas	jpappas@filco.net	646-658-6912

### Medical Sales Team

First	Last	E Mail	Office Tel
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