



Welcome to Broker's Paradise™

RBG Tip Sheet

Carrier Updates 10.17.16

ANTHEM BLUE CROSS

Producer Online News

2017 Small Group Portfolio Changes:

- **Silver HSA Plan:** Design modifications were made to comply with AB1305. Please see the benefit guide for additional details on the changes.
- **Gold HSA Plans:** Will be discontinued.
- **HRA Plans:** Will be discontinued.
- **Priority Select HMO Network Plans:** Will no longer be offered on the Small Group portfolio.

Making Easier to Do Business Through March 15, 2017:

- **Participation:** For groups of 5+ enrolled reduced to 30%.
- **DE9-C:** Not required for groups of 6+ enrolled.
- **HMO Network Option:** Dual option now available.
- **Valid waiver:** Individual covered is considered a valid waiver.
- **Anniversary Date Changes:** January anniversary date changes are due 12/28/16.

Broker Blast

- **2017 Q1 Rate Action:** PPO -1.2% & HMO -4.6%. Also view the Annual Rate Change and Quarterly Rate Action 18-month history.
- **New Plan Offerings:** (1) HMO Plan, (1) PPO Gold Plan, (2) Silver HMO Plans and (1) Silver PPO Plan.
- **Pharmacy Changes:** New 90-day retail benefit & tiered generic drug copays.
- **Electronic EOC's:** Starting 12/1/2016, members will receive electronic EOCs that they can access online under "My Plan Documents". The group administrator will continue to receive paper copies.
- **ACA Fees suspended for 2017:** ACA fees have been suspended for 2017 so you will see them zeroed out on renewals.
- **Renewal Package Changes:** Small Group renewals have been refreshed and easier to understand including plan names alongside plan codes and easier alternative plans selections.
- **Broker Reference Materials:** [2016 Rate Guide](#) and [2016 Plan/Package Guide](#)

BLUE SHIELD OF CA

Producer Alerts:

- [1/1/17 Rates Available for Quoting!](#)
- [Q4 New Business "Cut Off" Times:](#) For November and December of this year we are requiring new business submissions to be provided to our underwriting department no later than noon on the 5th business day of the respective month.
- [Digital Roadshow Link:](#) We covered everything from renewals, news sales and specialty updates. Listen to it today!
- [ACO Digital Campaigns:](#) The campaign, which launches Tuesday, October 18, 2016, is statewide, with an additional focus in Southern California. The purpose is to increase awareness of our ACO performance and the availability of Trio plans in key markets.
- [Member App and Portal:](#) On October 16, 2016, Blue Shield is launching a redesigned online experience for our members that includes a new mobile app for Apple and Android, a new member home page and an updated Find a Doctor tool (formerly Find a Provider).

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[Small Business Rate Cycle January 2017](#)

- **Rate Action:** PPO Plans from -0.3% to +0.5% (including HSA-compatible plans); HMO Plans from -1.8% to +0.9%. Varies by plan (not by rating region).
- **January 2017 Renewal Packets:** Available for download October 18th.
- **Average Quarterly Rate Increase:** View a list of factors on the product cycle home page.
- **Annual Customer Rate of Change:** Will vary significantly by customer.
- **Covered CA:** New Full PPO Network Blue Shield Plans will be offered for each metal level beginning 1/1/17. Consequently, the Narrow Network PPO Bronze 60 plan is being withdrawn from the market.
- **Commissions:** 5% First Year and 5% Renewal Years.
- **Start-Ups:** Groups that have been in business for less than four weeks, are now eligible if at least five (5) or more employees are enrolling and the business has been operating for at least one pay period. All other small group underwriting requirements still apply, refer to the "New Guidelines" for details. For start-ups with less than five (5) enrolling, refer to the "[Underwriting Guidelines](#)".

[What's New for Small Businesses in 2017](#)

- **New HMO Pairing Options:** Customers may purchase both Trio ACO HMO plans and Access+ HMO plans side by side.
- **Teladoc:** Access board-certified doctors 24/7/365 a year. Teladoc offers unlimited visits and is not subject to the deductible with all Small Business HMO and Full PPO Plans with a \$5 copay. Small Business PPO Savings plans are a \$40 copay prior to the deductible and once the deductible is met the \$5 copay will apply.
- **Dental PPO:** Network expansion by 40%.
- **Wellvolution:** The Blue Shield of CA Online wellness program.
- **HealthEquity:** Is the preferred Blue Shield of CA HSA administrator.
- **Identity Protection Service:** Free to active BSC members.

[2017 Packages for Small Business](#)

- **Participation Requirements**
- **Rating Information**
- **View Package Options for Medical and Ancillary**
- **New Group Submission Checklist**
- **Helpful Hints For A Complete Submission**

[HMO Network and Plan Package Guide](#)

- **Access+ HMO:** Blue Shield's largest HMO Network
- **Local Access+:** Subset of Access+
- **Trio ACO HMO:** Most Narrow Network, now available in 22 counties.

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