



Welcome to Broker's Paradise™

RBG Tip Sheet Carrier Updates 10.3.16

ANTHEM BLUE CROSS

Webinars

- **Producer Online Tools:** October 5th, 2016, 9:30 am PST
- **Census Enrollment & Employer Access:** October 19th, 2016, 9:30 am PST

Producer Online News

- **Mail and Email Campaigns:** Renewing Groups will receive a mail campaign to contact their agent and an email quiz to tailor campaigns to a group's interest. Don't forget to use [Transformation Central](#) to access resources to help with your renewal, here you can access the **Plan Comparison Tool, SBC's and SOB's**. Visit [Transformation Central](#), then go to [State Specific Information](#).
- **Online Therapy Visits:** Starting October 1, 2016, employees in our groups who have Anthem's Employee Assistance Program (EAP) as part of their medical benefit can get **free** online therapy visits through LiveHealth Online.
- **Producer Toolbox Video - How to Create Delegate Users:** You'll find the videos and How To guides under Sales & Training > Producer Toolbox Tips and Training. Check out what we have for you this week.
- **Producer Toolbox - Two New Videos:** Video 1 - View how to set up Quick Links on your Toolbox home page and Video 2 - Learn how to default the setting on the "Current Business Tab" to Small Group.
- **Renewal Packet Enhancements:** Over the next few months, you will begin to see enhancements to our renewal kit, helping your clients better understand the current and alternative options available to them. In a phased approach, starting with December small group renewals with 51 to 100 employees, you will find the Medical Benefit Selection form. For January renewals and beyond, you will continue to see additional enhancements, including the ability for you to click directly on your electronic copy to get more detail on a specific plan.
- **Updated 2016 Small Group HMO Network Guide:** The HMO Network Guide for small businesses with 1 to 100 employees shows the participating medical groups and independent practice associations (PMGs/IPAs) that are part of these networks. View it now, [2016 Small Group HMO Network Guide](#). (Information is current as of July 2016 and will be updated periodically. The names of some provider groups may have changed.)

BLUE SHIELD of CA

Small Business 4th Quarter Update

- **Relaxed Participation:** Available for groups with 1-100 eligible employees through December 31, 2016. For medical contracts, only one carrier is allowed to be written alongside a Blue Shield of CA plan. Promotion requires a minimum of 5 enrolled or 25% of the total number of eligible employees, whichever is greater. Ancillary (alongside medical or standalone) is also reduced to 25%, but Blue Shield must be the sole carrier.
- **Extended Signature Dates:** A completed application will be good for three months from the date of signature for effective dates of Oct. 1 through Dec. 15, 2016.
- **Initial Premium Flexibility:** For the fourth quarter, only 25% of the first month's rate is due upon the application with the remaining balance due upon the groups' first month's billing date (i.e., a Dec.1 effective date group will be billed in mid-November for the unpaid dues).
- **Groups 10+ Enrolling:** DE9C not required, in lieu of the DE9C, groups must submit an attestation form, [download the form](#). Underwriting reserves the right to request a DE9C at any time. Groups 1-9 enrolling, DE9C is still required.
- **Refusal of Coverage Forms:** For groups alongside another carrier, the other carrier's bill will be accepted in lieu of a completed Refusal of Coverage form. If the other carrier has not yet issued a bill, a copy of the employee applications for the other carrier will be accepted.
- **Special Enrollment Period (SEP):** New group applications received between Nov.15 and Dec. 15, 2016, requesting a Jan. 1, 2017 effective date, are eligible for coverage without meeting the minimum participation and contribution requirements. All other underwriting requirements apply. The group must meet the minimum participation requirements upon renewal to continue coverage.

Additional Updates

- **Fourth Quarter Master Group Application - Revised:** The original fourth quarter 2016 Master Group Application didn't include the option of selecting up to 19 Off-Exchange plans. The revised Q4 MGA is posted on [Producer Connection](#). If you have a version of the application without this option listed, and your clients want to choose up to 19 plans, simply write in "Selected plans" where the Off-Exchange plans are listed and then mark each of the plans the group is selecting.
- **Flier - Keep your Blue Shield Coverage:** Educational flier for small businesses to use with any employees who may be losing their employer-sponsored Blue Shield coverage. The flier explains options under the Affordable Care Act and how members can remain covered with Blue Shield of California if they wish. We encourage you to [download the flier](#).
- **Medical Loss Rebate Checks:** Groups eligible for a rebate have begun to receive their rebate checks in the mail. A list of your impacted clients will be available in the next 2 weeks. For details on your impacted clients contact [Producer Services](#).

Life Insurance Updates

- **Competitive Rates and 2 Year Rate Guarantee:** Blue Shield life insurance rates for small business are more competitive than ever. Give your small business clients the convenience of easy administration with a total benefits package from Blue Shield of California Life & Health Insurance Company. Request a quote today.

101+ Pulse

- **New Interactive Broker Guide:** Introducing an interactive ePDF Broker Guide with convenient navigation and search features that will make it easier to find the plan information you need with just the click of a link or button.
- **New Full PPO Standard ASO:** Available for smaller Core clients (101-299 lives).

CALIFORNIA CHOICE

- **Jackpot Bonus 51+:** Earn \$50 per enrolled employee on 4th quarter groups with 51-100 enrolling. [View the flier](#) for applicable rules.
- **Two New Western Health Advantage Plans:** Effective 12/1/16 two new plans are available, they are the Western Health Advantage (WHA) Gold HMO D (Gateway 2000 HSA) and the Gold HMO C (Gateway 4010). [View the flier.](#)

CHOICE BUILDER

- **Delta Dental – 2 Year Rate Guarantee:** Available to all groups sold through 12/1/2016.
- **Delta Premier Network:** The *Premier Network* is available on the Delta Platinum PPO Plans. The Gold PPO plans utilize the standard PPO Network.
- **No waiting periods on Major:** Available for groups with 2 – 199 lives, even for "virgin" groups.
- **Husband / Wife Groups:** Choice Builder can enroll husband/wife groups, however it requires that they enroll separately.
- **Voluntary Portfolio:** Available for groups 5 – 199.
- **Life Commissions:** 10% flat.
- **Quoting:** 24-hour turnaround.
- **Summary of Plans:** [View a benefit summary listing](#) for Choice Builder Plans.

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Rogers Benefit Group
6540 Lonetree Blvd Suite 100
Rocklin, CA 95765
[Add us to your address book](#)

Reach us by:
Phone: 916-960-0400
Web: <http://sacramento.rogersbenefit.com>
Email: sacramento@rogersbenefit.com