ROGERS BENEFIT GROUP

Welcome to Broker's Paradise™

RBG Tip Sheet
Carrier Updates 9.6.16

AETNA

4th Quarter Updates:

- **Q4 Rate Changes-** Overall average Q4 increases: MC/PPO : -2% HMO: +10.6 from prior quarter. Year-to-Year increase -8.7% to +18.8%.
- **Underwriting Review & Changes:** "Admin Only" **PEO Groups** that are eligible for health coverage through the PEO, are not eligible to contract with Aetna; **2017 Special OE** – Aetna must be the sole carrier (OE Attestation Form attached); Beginning 10-1-2016 **New Business submissions** must be complete by the requested effective date, otherwise they will roll to the next available effective date; **Early Renewals** must be submitted 60 days in advance of the requested effective date; Valid waivers include individual coverage on/off the exchange. View Underwriting Guidelines. View New Group Checklist.
- **Participation Requirements:** Aetna as the stand alone carrier, minimum participation is 60%. When alongside another carrier's HMO, the minimum requirement is 40% and 5 enrolling.
- **Out-of-Area Dependents:** New & renewing business, Out-of-Area Dependents enrolled in an HMO plan living outside of the Ca HMO network service area are only covered for emergency services.
- **Product Portfolio Change** - Vitalidad - plan no longer available as of January 2017
- **SBC & Plan Documents -** visit https://www.aetna.com/sbcsearch/home
- **Benefit Toolkit/UW Guide/Checklist/Forms –** visit http://lp.aetna.com/SG-Benefits-Toolkit.html

ANTHEM BLUE CROSS

Producer News Online

- **New Email Address for SG Eligibility:** Effective immediately, emails regarding billing and eligibility should be direct to Small.Group@Anthem.com. The email address SmallGroupE&BSupport@Anthem.com will no longer be monitored and will be deactivated.
- **Electronic Certificates of Coverage:** Effective 12/1/16, certificates will no longer be mailed. Members will access the certificate by logging into the member portal at anthem.com/ca and selecting View My Plan Documents. If a member would like a printed copy, they can call the number on their ID card.
- **Santa Clarita Pilot of PayForward:** Starting in September, select members will receive a direct mailer on how to register and how to earn cashback on purchases from participating PayForward merchants.
- **Health & Wellness Employer Email Series:** Employers who were getting Anthem's Time Well Spent emails will now receive our Wellness at Work series. This new email series is designed to increase awareness of our health and wellness programs for employers and their employees. The series offers a monthly touch point to keep employers thinking about their workplace wellness strategy and the tools we offer to help them with that strategy.
- **Producer Talk Webinars:** Registered small group producers can now view two pre-recorded webinars on dental, vision, life and disability benefits.

- **Producer Toolbox Video Series:** The tutorials will help you prepare for the upcoming Open Enrollment season and the year ahead. Videos are available in the Producer Toolbox under Sales & Training > Producer Toolbox Tips and Training.

BLUE SHIELD OF CA

- **Digital Broker Roadshows:** RSVP today! **SoCal 9/20/16 9-10 a.m. and Norcal 9/22/16 1-2pm. "We are California" -** Receive expert guidance on the renewal process and the online properties available to them; see our full package of short- and long-term sales promotions; and walk away understanding our specialty plan offerings and how they can help build your book of business.
- **Reduced Staff Labor Day Week:** Non-Customer Facing staff will be taking paid time off September 6 - 9, 2016. Blue Shield's eligibility processing, member, producer, and employer services departments (including employer and broker priority service teams) will be fully staffed and available as usual during regular business hours. View Producer Alert.
- **Ancillary Off-Cycle Up-Sell Changes:** Previously a system limitation prevented BSC from installing the new business 2016 rates when adding on ancillary off cycle. Existing groups adding ancillary off cycle were subject to 2015 rates. For groups adding vision, 2015 rates were 20% higher than the current 2016 rates. Groups will now be eligible for the 2016 rates upon adding ancillary off-cycle. View the full update. BSC Life Brochure, BSC Dental Plans and BSC Vision Plans fliers.
- **Commission Reports Available Online 9/5/16:** To view your commissions statements, you must have a Producer Connection log-in. Aren't registered? Get registered today! Use the NEW - Online Broker Compensation Management Tool to access broker statements and verify your Direct Deposit information is up-to-date. View the Reference Guide and Instructional Video on the Producer Connection Homepage as soon as the tool goes live, Questions? Contact Producer Services (800) 559-5905 or email producerservices@blueshieldca.com.
- **Commission Calculation Changes:** As part of the transition to the "New - Online Broker Compensation Management Tool", Small Business Brokers may notice changes in their commission calculations now that the previously announced, but not enforced 1/1/14 downgraded commission scale will be enforced. View the Broker Alert with the Downgraded Commission Schedule.
- **Discontinued Vision Plans:** Just a reminder that many of the prior vision plans were discontinued effective 1/1/16. View the attached Vision Plan Mapping Guide.
- **No More Mail and no More DC-ROMs:** Starting in September, Small Business customers will receive their post-enrollment materials via links in an email sent directly to them. Brokers will have access to the post-enrollment materials via the Shield Renewal Center . View the SB Update.

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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

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