



Welcome to Broker's Paradise™

## RBG Tip Sheet Carrier Updates 3.13.17

### COVERED CALIFORNIA

#### Partner News

- **Directors Corner:** Thanks from CCSB in increasing sales 26% over 2015 numbers. Expect a spring marketing campaign focused on the Small Business Federal Tax Credit designed to drive traffic to the CCSB website and increase engagement with small business owners. Reminder of the recent changes to the delinquency notice policy.
- **New Monthly Direct Client Communications:** In February, CCSB kicked off a new communications initiative targeting active inforce groups. By communicating directly with clients, CCSB objective is to highlight program benefits, resources, and to share important information to ensure that clients get the most value out of their small business health program. This month, clients will receive a message titled, "Navigating Your Company's Monthly Billing Statement" which educates employers on the most asked about sections of the invoice. For a preview of the March message, [click here](#).
- **CCSB Spring Marketing Campaigns:** To view a sample of the optimized Facebook, Twitter, and Google Search content as well as supporting research, reference the [CCSB Spring 2017 Campaign Strategy Outline](#).
- **Tax Credit Postcards:** In addition to the spring marketing campaigns, the Covered California for Small Business SHOPWorks program has updated its tax credit postcards just in time for the 2017 tax season. Reference the [SHOPWorks Flyer](#) for information on how to order your customizable postcards to target small businesses in your area at little to no cost to you! Get leads by working with a tax professional, To search for a list of tax preparers in your area, visit the [California Tax Education Council \(CTEC\) website](#).
- **Qualifying Life Event Matrix:** If employees or their dependents experience a qualifying life event, they can enroll in a CCSB health insurance plan outside of your client's normal open enrollment period. In most cases, employees or their dependents must report changes and select a plan within 60 days of the qualifying life event. For more information on qualifying life events, reference the [Qualifying Life Event Matrix](#) on the Covered California website.
- **CCSB Responds to Concerns Regarding Delinquency Policy Change:** In a response to agent and customer feedback, CCSB has revised the initial delinquency notification policy and will send employers the initial notice of delinquency, but not employees. [Read more here](#).
- **Small Business Health Care Tax Credit:** Covered California for Small Business is the only place where your small business clients could be eligible for a federal tax credit. For more information, please reference the [CCSB Tax Credits Resources](#).
- **The Future of Technology in Small Group Health Insurance:** In case you missed it, check out "[The Future of Technology in Small Group Health Insurance](#)," an article in the February edition of California Broker by Kirk Whelan, Director of Outreach, Sales, and Small Business for Covered California.

### UNITEDHEALTHCARE

#### From the desk of Ty Phillippay

- **3<sup>rd</sup> Quarter Rate Update:** Effective July 1, 2017 UHC will increase their HMO rates by 7.1% and PPO rates by 3.2%, on average. UHC is confident these rate actions will align them closely with the California market and keep them positioned for long-term rate stability. To read the full release, [click here](#).

## [Broker Connection](#)

- **Member Annual Dental Notice:** UnitedHealthcare will mail a [notice](#) to California health maintenance organization dental subscribers in late March regarding of the procedure for processing and resolving grievances. This mailing is informational only. No action is required from subscribers.
- **Website Update:** Effective April 15, Employer eServices® will no longer support Internet Explorer® (IE) browsers 10 and lower. Newer browsers offer increased security and protection. Users should upgrade their browsers to IE 11 prior to this date. For more information, please contact your UnitedHealthcare representative.
- **New SBC Template Effective April 1:** View guidelines for providing the applicability dates and details for the new 2017 Summary of Benefits and Coverage template and uniform glossary. [Learn more.](#)
- **Annual Privacy Notice:** UnitedHealthcare's Financial Information [Privacy Notice](#) will be sent to fully insured dental and/or vision plan subscribers beginning late March, as required annually under the Gramm-Leach-Bliley Act. [Learn more.](#)
- **New "Step-up Preventive" Dental Benefit Design Now Available:** A new progressive dental benefit design, "Step-up Preventive," is now available for Dental Preferred Provider Organization and Dental In-Network Only plans. [Learn more.](#)
- **Specialty Medication Prior Authorization Requirement:** UnitedHealthcare commercial plans are implementing new notification/Prior Authorization requirements for administration of Exondys-51, Xolair, and Inflectra. [Learn more.](#)

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