

Details below are shared for information purposes to our Highmark Producer Partners. If you have questions regarding content provided, please direct any inquiries to the following members of your NFP-BNGA Producer Services Team:

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Highmark Western PA Small Group Communication - News from your Small Group Sales Team (August 2020)

Welcome to the first installment of communications directly from your Small Group Sales Team!

This communication intends to share small group specific, need-to-know information and/or expand upon email blasts previously issued by Distribution Administration. It will be issued at least quarterly and sometimes more frequently if something urgent pops up.

As always, please contact your Highmark Small Group Sales Executive, Client Manager or Client Service Manager if you have any questions.

Blue Edge Dental Rate Holds and Premium Credit

Highmark will **hold the Blue Edge Dental premium rates** for small business that renew May-December 2020. This premium hold will remain intact until the 2021 renewal.

- For clients who have already renewed with past effective dates (May through July 2020), premium rates have been changed and credited to the client invoices. Plan Advisor and renewal letters will not be updated to reflect these rates.
- Clients who have not yet renewed will see the rate hold in their renewal letter.

Additionally, Blue Edge Dental customers can expect to see a **dental premium credit** equal to 50% of an average monthly dental premium reflected in their September invoices (which are issued in August). If you need a copy of your impacted clients, please let me know.

Revisions to the Small Group Sold Checklist

In an effort to simplify the new business process, revisions have been made to the **Small Group Sold Checklist** ([click here](#)). The revisions include links to important forms and electronic signature capabilities. The checklist was effective July 1, 2020 and is attached for reference.

Reminder of Member Enrollment and Termination Policies

Member Enrollments

New enrollments must be received within 90 days of the effective date.

- If the notification is greater than 90 days, we'll retroactively enroll to the 90th day of the notification.
- All enrollments must be in accordance with the client's new hire waiting period/probationary period.

Qualifying event enrollments must be received within 90 days of the qualifying event.

- If the notification is greater than 90 days, we'll enroll the member and/or dependents on the 1st of the month following the date of notification.

Member Terminations

Advance member terminations will be processed upon receipt.

- Reinstatement requests for members who were terminated in error must be received within 24 hours. Reinstatement requests received outside of this time period will require there be a qualifying life event in order to be honored.

Retroactive member terminations can be backdated only to the 1st of the previous month prior to the date of receipt.

- Any exceptions require Highmark Senior Vice President and Legal approval.

Retroactive COBRA member terminations can only be backdated to January 1, 2020.

- Previously, Highmark was able to accept retroactive COBRA member terminations without time limits.
- Any exceptions require Highmark Senior Vice President and Legal approval.

A more formal policy document outlining enrollment and termination rules is being created and will be shared once it's complete.

Fourth Quarter ACA rates and October renewals are now available

Fourth quarter new business ACA rates and all October renewals were released into Plan Advisor on Friday, July 24, 2020. A copy of the rate spreadsheet is attached ([click here](#)) for your reference.

Broker of Record Change Process

Effective immediately, please email Broker of Record (BOR) changes on the attached template ([click here](#)) to Channel Compensation and your Highmark Small Group Client Manager. Channel Compensation can be reached at ChannelCompensationWest@highmark.com

Mary White
Client Service Manager
WPA Small Group Sales