



# 2021 Western PA Small Group Producer Update

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## **Unlicensed Health Insurance Agents**

Unlicensed health insurance agents are NOT permitted to assist Highmark members or potential members in choosing a plan.



# MEETING AGENDA

- Welcome
- 2021 ACA Portfolio Review
- Introducing: Together Blue
  - Product Placement
  - Together Blue Connect Team
  - Essential Formulary
  - Allegheny Health Network
- Introducing: Balance Funding
  - Balance Funding Basics
  - Stop-Loss Insurance
  - Sales Strategy
- Ancillary, Renewal & Administrative Reminders
- Questions



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# 2021 ACA Portfolio

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# 2021 **WPA** Portfolio Overview

## New, Revised and Mapped Plans

### ■ 18 New Plans

- 10 New Together Blue Plans
- 3 New Premier Balance PPO, a Community Blue Plan
- 3 “New” Health Savings PPO Embedded, a Community Blue Plans
  - Bronze to Silver
- 2 New Health Savings PPO Embedded \$6850, a Community Blue Plan
  - 1 in Zone A; 1 in Zone B

### ■ 3 Mapped Plans

- Health Savings PPO Embedded, a Community Blue Plan

### ■ 13 Revised

- Changes occurred primarily on Out-of-Pocket Maximums in order to meet Actuarial Values
- We will be providing a document that highlights these differences

# 2021 Portfolio Overview

## 3 New Plans (Hybrid)



### New Designs

- Premier Balance PPO \$1550 a Community Blue Plan
- Premier Balance PPO \$2500 1x a Community Blue Plan
- Premier Balance PPO \$4000 a Community Blue Plan



### New 1x Family Deductible and OOP Option

- Premier Balance PPO \$2500 1x a Community Blue Plan
- Appealing for Families
- Individual and Family Deductible and OOP are Identical

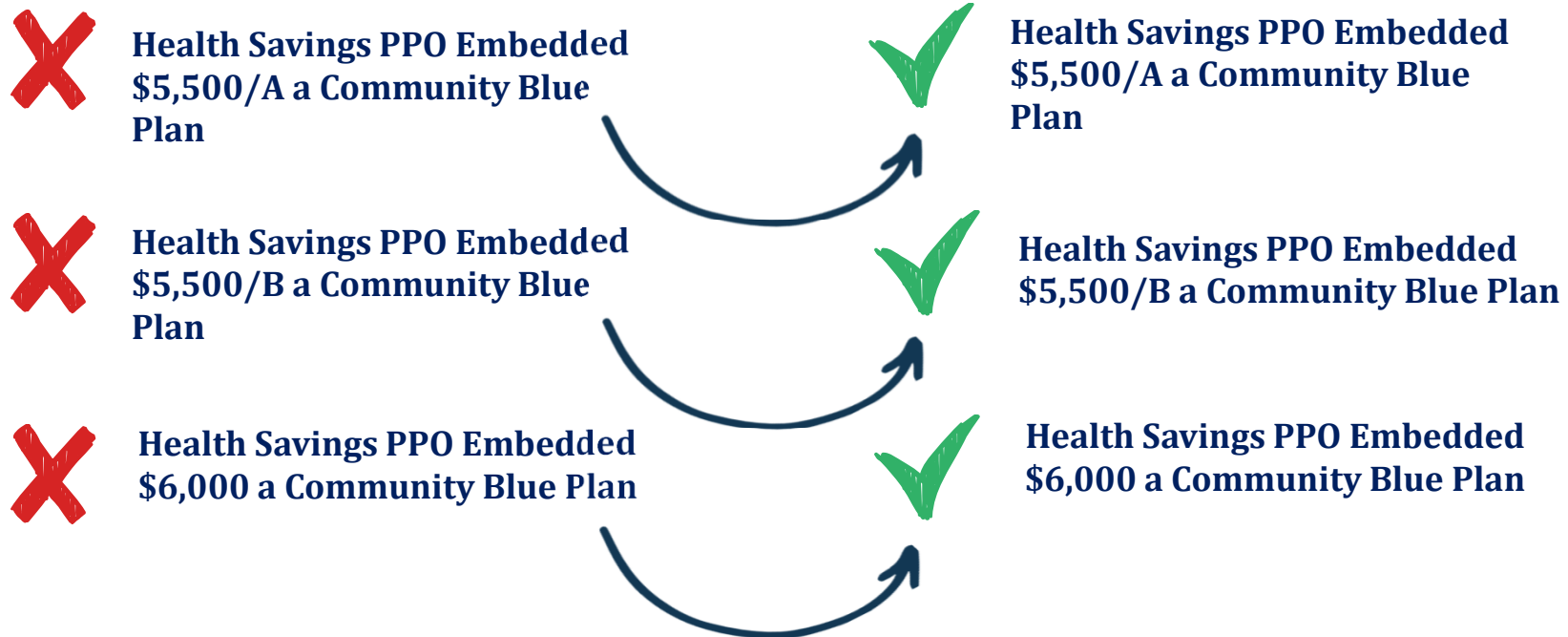


### New Rx Design

- Applies to all 3 New Designs
- **Generics** are copay before deductible



# 2021 Mapped Plans



**\* Metal Levels are changing from Bronze to Silver**



# REMINDER:



## Guaranteed Special Enrollment Period

The Small Group Open Enrollment Period (OEP) will be upcoming, and here are some important dates to remember.

- ✓ Begins November 15<sup>th</sup> and runs through December 15<sup>th</sup>.
- ✓ During this time, all participation guidelines are waived.
  - Groups of one are permitted at this time
- ✓ Employer contributions for medical can also be set at 0 during this time frame.



**\*\*December 15<sup>th</sup> 2020** is the last date Highmark can legally accept new business applying under the **Guaranteed Special Enrollment Period (GSEP)** for a 1/1/2021 effective date. \*\*



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# Together Blue

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# New for 2021: Together Blue



NEW for 2021

- Offered in Erie, Allegheny, and Washington Counties



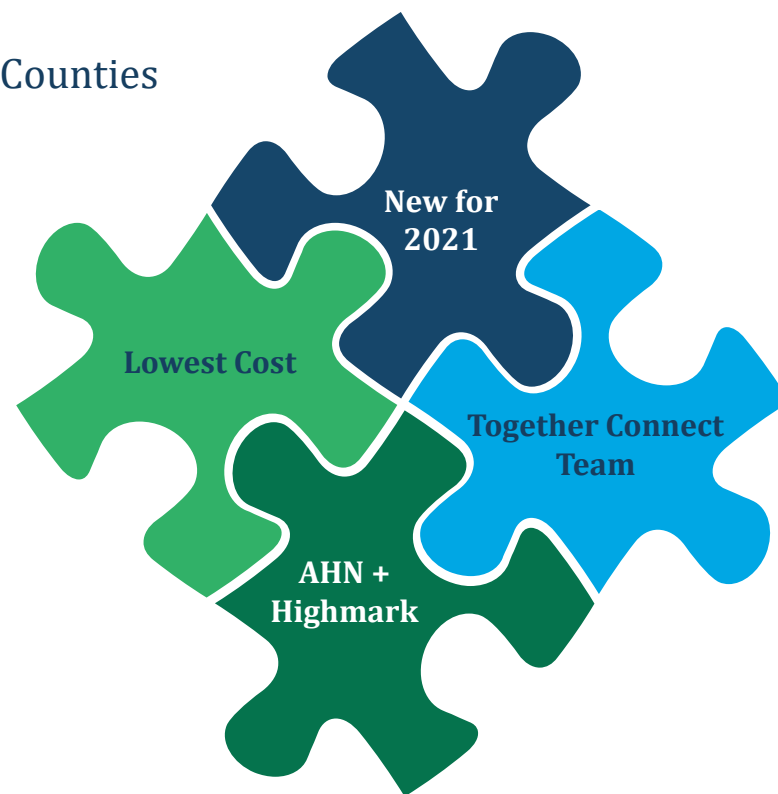
Highmark's lowest cost WPA ACA plan for Small Businesses



Dedicated Clinical Care & Care Coordination with the Together Connect Team



A Highmark Product working with Allegheny Health Network



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# New for 2021: Together Blue

## ✓ **Single Tier EPO Design**

- Simple! No need to determine Enhanced or Standard level of benefits!

## ✓ **Blue Distinction ® Hospitals**

- Coverage included for Blue Distinction Hospitals in the Together Blue Network

## ✓ **Dedicated Together Connect Team**

- One stop shop for all clinical and non-clinical needs
- Clinical: multidisciplinary team of pharmacists, behavioral health, doctors, and case managers from Highmark work together directly with AHN to coordinate member care
- Non-Clinical: assist with care coordination such as benefits, billing, scheduling, referrals, and records transfer

## ✓ **Essential Formulary**

- Together Blue uses the Essential Formulary on the National Pharmacy Network

## ✓ **Telemedicine**

- 24/7 Virtual care available via AHN

## ✓ **Carries Limited BlueCard® and Limited Global Core**

- Coverage for Emergency/Urgent Care when traveling domestically or abroad

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# New for 2021: Together Blue

## ✓ Target Market

- New Small Group WPA ACA product with an effective date of January 1, 2021
- New business quoting available mid-October via Plan Advisor quoting tool for Small Group **clients with under 50 employees**

## ✓ New to Blue

- Designed to win business away from other carriers
- Clients that left Highmark for a competitor's narrow network
- Clients that want to offer a base and buy-up option
- Broker commission rates for new business will remain the same PCPM as they receive today.

## ✓ Existing Business

- Available upon request (not an automatic option on Plan advisor)
- Broker Commission for **existing business transfers - \$12 PCPM**
  - For example, existing Jan SG ACA client is currently on the Community Blue or PPO Blue option and decides to purchase Together Blue at their renewal

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# Together Blue: Rx

## Essential Formulary ▶▶▶

- Together Blue uses the Essential Formulary on the National Pharmacy Network
- The Essential formulary is a **lean, closed** formulary and **cost-effective**
- High cost, low value drugs are placed on higher tiers, or are non-formulary



	Retail			Mail Order
	31 Day Supply	60 Day Supply	90 Day Supply	90 day supply
Tier 1	0% No Ded	0% No Ded	0% No Ded	0% No Ded
Tier 2	\$5 No Ded	\$10 No Ded	\$15 No Ded	\$10 No Ded
Tier 3	\$15 No Ded	\$30 No Ded	\$45 No Ded	\$30 No Ded
Tier 4	50% \$250 min - \$750 Max No Ded	50% \$500 min - \$1,500 Max No Ded	50% \$750 min - \$2,250 Max No Ded	50% \$500 min - \$1,500 Max No Ded

	Retail			Mail Order
	31 Day Supply	60 Day Supply	90 Day Supply	90 day supply
Tier 1	0% No Ded	0% No Ded	0% No Ded	0% No Ded
Tier 2	\$25 No Ded	\$50 No Ded	\$75 No Ded	\$50 No Ded
Tier 3	\$75 No Ded	\$150 No Ded	\$225 No Ded	\$150 No Ded
Tier 4	50% \$250 min - \$1000 Max No Ded	50% \$500 min - \$2,000 Max No Ded	50% \$750 min - \$3,000 Max No Ded	50% \$500 min - \$2,000 Max No Ded

	Retail			Mail Order
	31 Day Supply	60 Day Supply	90 Day Supply	90 day supply
Tier 1	0% No Ded	0% No Ded	0% No Ded	0% No Ded
Tier 2	\$30 Copay	\$60 Copay	\$90 Copay	\$60 Copay
Tier 3	\$150 Copay	\$300 Copay	\$450 Copay	\$300 Copay
Tier 4	50% \$250 min - \$1000 Max No Deductible	50% \$500 min - \$2,000 Max No Deductible	50% \$750 min - \$3,000 Max No Deductible	50% \$500 min - \$2,000 Max No Deductible



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# Together Blue: Essential Rx Examples

Together Blue  
EPO \$1000  
*Essential Formulary*

Premier Balance PPO \$1000 a  
Community Blue Plan  
*Comprehensive Formulary*

Member Cost Share	Essential Formulary Tier	Drug Example	Comprehensive Formulary Tier	Member Cost Share
\$0 ✓	Tier 1	Amoxicillin 250mg Capsule	Low-Cost Generic	\$3
\$0 ✓	Tier 1	Sertraline HCL 25mg Tablet	Low-Cost Generic	\$3
\$75	Tier 3	Januvia 25mg Tablet	Preferred Brand Drugs	✓ \$55
100% Cost*	NF	Farxiga 25mg Tablet	Non-Preferred Brand	✓ \$90
\$25 ✓	Tier 2	Flovent HFA 110mcg Inhaler	Preferred Brand Drugs	\$55
\$75	Tier 3	Breo Ellipta 200-25mcg Inhaler	Preferred Brand Drugs	✓ \$55

✓ Denotes lower cost share option

\*Please review Specific Medications at [www.highmarkbcbs.com](http://www.highmarkbcbs.com)

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# Together Blue: Facilities



## Blue Distinction Hospitals

- Coverage included for
- Blue Distinction Hospitals in the Together Blue Network



### ALLEGHENY

- AHN Brentwood Neighborhood Hospital
- AHN McCandless Neighborhood Hospital
- Allegheny General Hospital (AHN)
- Allegheny Valley Hospital (AHN)
- Childrens Home of Pittsburgh
- Childrens Hospital Community Campus - South
- Childrens Hospital Community Campus - North
- Childrens Hospital of Pittsburgh SDS
- Curahealth Pittsburgh
- Forbes Regional Hospital (AHN)
- Jefferson Regional Medical Center (AHN)
- Select Specialty Hospital - McKeesport, Inc.
- Select Specialty Hospital - Pittsburgh/UPMC, Inc.

- The Western Pennsylvania Hospital (AHN)
- The Western Pennsylvania Hospital Forbes Regional Campus (SPU) (AHN)
- UPMC Childrens Hospital of Pittsburgh

### BEAVER

- Curahealth Heritage Valley

### BEDFORD

- UPMC Bedford Memorial

### BLAIR

- UPMC Altoona

### CHAUTAUQUA, NY

- Westfield Memorial Hospital (AHN)

### ERIE

- Saint Vincent Endoscopy Center (AHN)
- Saint Vincent Health Center (AHN)
- Saint Vincent Medical Oncology Center (AHN)

### LAWRENCE

- UPMC Jameson

### MCKEAN

- UPMC Kane

### MERCER

- UPMC Horizon

### POTTER

- UPMC Cole

### SOMERSET

- UPMC Somerset

### VENANGO

- UPMC Northwest

### WASHINGTON

- Canonsburg General Hospital

### WESTMORELAND

- AHN Hempfield Neighborhood Hospital
- Select Specialty Hospital - Laurel Highlands, Inc.



**AHN Grove City newly added to the Together Blue Network!**

# Together Blue: Why AHN?

## New Facilities

With Highmark Health, AHN is investing more than \$1 billion over the next several years in new construction and hospital expansions<sup>1</sup> to advance community access to affordable, high-quality health care services in western Pennsylvania.

Coming  
Summer  
2021!



<sup>1</sup> <https://www.ahn.org/newsroom/building-the-future.html>



# Together Blue: Why **AHN**?



**AHN** has the **ONLY**  
Robotic Heart Surgeon,  
Dr. Walt McGregor



Mazor X Robotic Spinal Surgical System



Modus V Robotic Neurological Technology



**Allegheny General Hospital** is  
**Ranked #1** in Pittsburgh for  
Heart Transplants



**West Penn Hospital** has the  
Only Combined Adult and  
Pediatric Burn Center in  
Pittsburgh



**Coming Soon!** Gammapod that  
Delivers Targeted Radiation for  
Breast Cancer



First & Only **American Heart  
Association Approved**  
Comprehensive Hypertension  
Center in Pittsburgh



**Mako Robotic Arm** Assisted  
Surgery for Joints



**Only** Osteocool program  
**available in Pittsburgh** for  
Spinal Tumors



**First & Only** Rectal Cancer  
Center of Excellence \*next closest

is Cleveland Clinic

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# Balanced Funding

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# What is Balanced Funding?

- ▶▶▶ **Balanced Funding is a level-funded packaged product that allows clients to self fund.**
- ▶▶▶ **Combines our medical plan designs with stop-loss coverage from HMIG.**
- ▶▶▶ **It combines a fixed monthly payment with ASO Benefits Administration and adds stop-loss insurance to protect a client's cash flow.**
- ▶▶▶ **Client funds their bank account through PNC with a predetermined total monthly cost. Each month Highmark will debit the account.**

## Availability:

▶▶▶ Group Size: 15-50

▶▶▶ Effective:  
01/01/2021



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# Balanced Funding



**12 Month Incurred Stop Loss**  
contract



**Unlimited Aggregate deductible**  
benefit



**18 month** final claim fund settlement  
calculation



**Surplus Share-** Upon renewal into a balance blue funding arrangement, **50%** to the group, **50%** to Highmark as a deferred administrative fee; *100% to Highmark as a deferred administrative fee if the group has termed.*



New Product  
Design



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# Sales Strategy

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## Target Market

- Small group clients with 15-50 employees that have typically run well
- Employers who are looking for the potential to save on benefit costs, but still need a predictable funding arrangement
- Clients who have left Highmark for similar funding arrangements with a competitor
- Groups looking for limited insight into their claim experience–Via Mede.
- Aggressive RX Rebates that applied to offset claims.

## New to Blue

- Designed to win new business away from other carriers

*Note: It should NOT be proactively marketed to existing fully insured clients.*



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# Balanced Funding – Product Specifications

## Administrative Services

### Available Plan Designs

### Western Pennsylvania

PPO Blue Premium  
PPO Blue Sharing  
PPO Blue Smart  
PPO Blue Take Charge  
PPO Blue Healthy Savings  
Community Blue Premium  
Community Blue Sharing  
Community Blue Healthy Savings  
Connect Blue Sharing

### Rx

- Comprehensive Incentive Formulary
- National Pharmacy Network

### Claim Fund Surplus

- 50% to group and 50% to Highmark as deferred fee if group renews; if group terminates prior to settlement, Highmark retains 100% of surplus as a deferred administrative fee

## Stop Loss

<b>Covered Claims Basis</b>	12 Month Incurred – incurred during the plan year and paid
<b>Specific Deductible</b>	Determined based on group size and Underwriting discretion*
<b>Specific Benefit Max.</b>	Unlimited
<b>Aggregate Benefit Max.</b>	Unlimited
<b>Min. Aggregate Deductible</b>	None applied
<b>Aggregate Corridor</b>	110%
<b>Aggregate Deductible</b>	Based on actual enrollment*
<b>Lasers</b>	None
<b>Rate Caps</b>	Not available
<b>Specific Advance Funding**</b>	Included
<b>Aggregate Accommodation**</b>	Included

\*State minimums apply.

\*\*Advance Funding and Aggregate Accommodation are seamless to the employer as they are required to assign their Stop Loss benefits to Highmark as the administrator.



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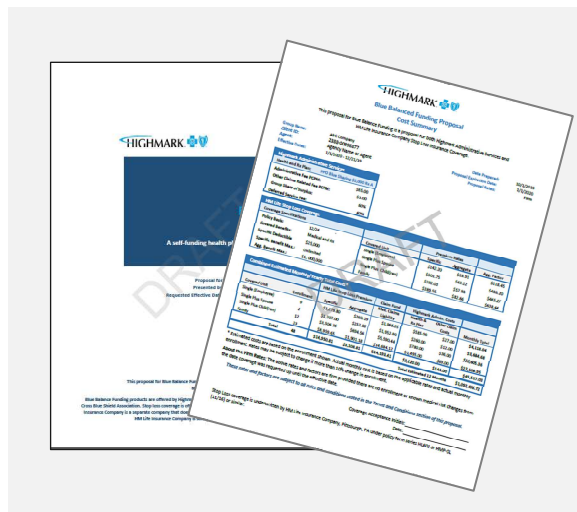
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# Balance Blue Funding Marketing Materials.... Coming soon to the Producer Portal

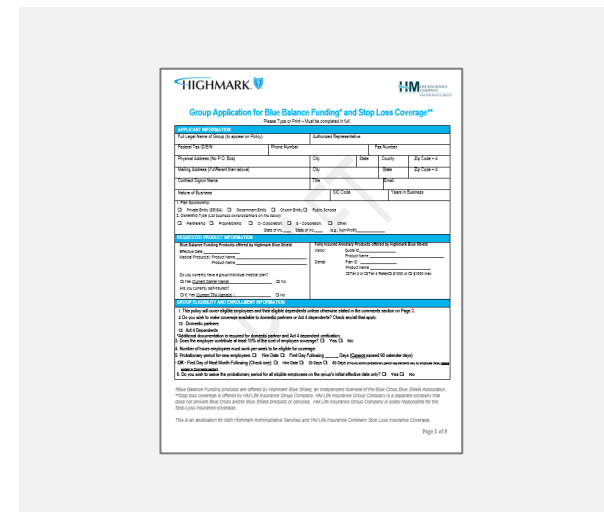
## Simplified Employer Brochure



## Combined Proposal



## Combined Application



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# Ancillary & Administrative Reminders

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# BLUE EDGE DENTAL

## New to Blue Dental

- Guaranteed Rates up to 24 months
- Q1 Rate holds

## Cross Sale Dental Discounts

- Highmark/UCD provides a -5% discount on dental rates for new dental groups that are sold with new medical sales and existing medical groups with 10 or more enrolled contracts



## 2021 Rate Cards Coming Soon to the Producer Portal

\* United Concordia Companies, Inc., is a separate company that administers dental benefits for Highmark members.

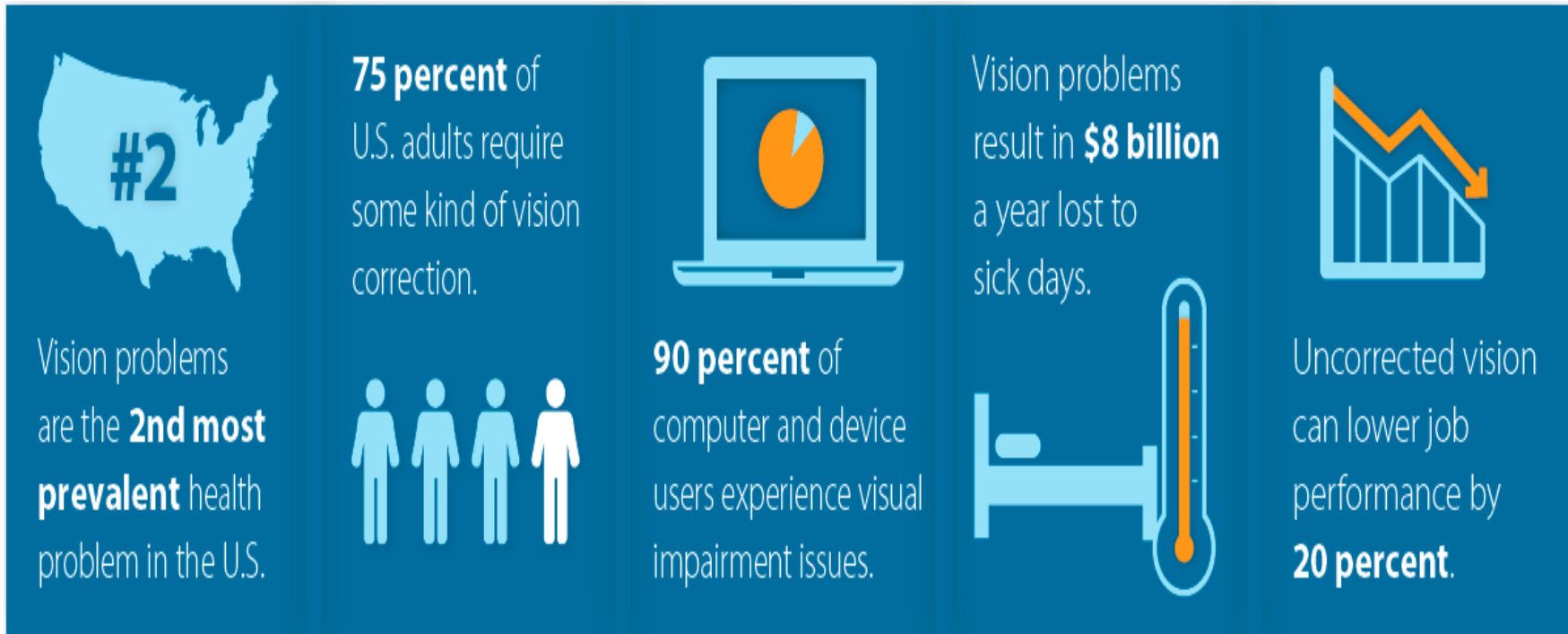


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# Highmark Blue Edge Vision

- **2021 Blue Edge Vision Plans Available**
- **Rate Cards Coming Soon to the Producer Portal**



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# RENEWAL REMINDER CHECKLIST


- ✓ **Confirm and communicate with client 2021 benefit plan changes vs. current plan**
- ✓ **Plan Advisor- confirm Client Contacts and Billing Addresses are accurate**
- ✓ **Check enrollment for accuracy**
- ✓ **Any changes to New Hire Waiting Period must be done at renewal**
- ✓ **No Retro Termination Policy**
- ✓ **Be sure to review billing invoices and enrollment counts for accuracy on a monthly basis to avoid retro term requests.**

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Questions?



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