



SEPTEMBER 30, 2022

NFP GENERAL AGENCY UPDATES

Renewals

All carriers have released **Small Market December 2022** Renewals - if you have questions or feel any clients are missing, please contact our team.

With peak season upon us, your **Grandmothered or Mid Market** groups may be seeking rate relief.

When requesting these concessions through our team, please prepare to have competitive rates and/or an idea of a target percentage you're looking to have the renewal reduced to. Different carriers will have different requirements for rate relief requests - please reach out to your NFP BNGA team contact for more information.

When making **Rate Requests** through our team, please provide guidance on product selections - clients have different needs, and who knows better than you as the Producer!

If you need assistance narrowing the selection, we are happy to connect you with resources & further education on the plans. Contact your BNGA teammate if interested via nfpbnga@nfp.com.

Rate Requests

Questions about medical, ancillary, or supplemental opportunities? We are here to help!

Feel free to reach out to any member of our team:

[Kara Bernhart](#), Account Manager II, 724.940.9489

[Ashleigh Myers](#), Account Manager I, 724.940.9482

[Cheranne Jurena](#), Assistant Vice President, Advisor Services, 724.940.9480

[Susan McKee](#), Vice President, 724.940.9407

[Cathy Pasqualini](#), Manager, Medicare & Individual Market Development, 724.940.9487

Questions regarding your commission statements or changes to your account?

[Heather Kiraly](#), Accounting Associate, 814.289.4225



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WHAT'S NEW?



Select a **carrier logo below** to visit our carriers' update pages, where each item listed can be accessed:



Highmark announced **Medical Loss Ratio (MLR) rebate** to Group Market, Individual Market, & Student Health Members:

- MLR rebate provision mandates insurers rebate all or a portion of premiums paid if a certain percentage of premiums collected are not spent on claims or quality improvement programs.
 - MLR rebate Threshold:
 - Small Group: **80% of premiums**
 - Large Group: **85% of premiums**
- Checks mailed out to eligible clients the last week of September.
- For more information on **Group MLR rebates** view the [Sample Communication Packages on our website](#).
- For more information on writing **Individual** business through NFP, reach out to [Cathy Pasqualini](#).

Highmark announced an **Increased Incentive for Q4 2022 & January 2023 New to Highmark Sales**.

- Incentive will double the current incentive:
 - **Fully-Insured: \$200 per contract**
 - **ASO w/ Rx: \$100 per contract**
- [NTH Incentive Flier available here](#).



UPMC hosted a **VirtualCare & Essential Pharmacy Network Webinar** on 9/27:

- [Slide deck available here](#).
- [Flier available here](#).

Employer groups are able to schedule **On-Site Flu Vaccination Clinics** through UPMC:

- [To learn more, click here](#).

Telehealth Awareness Week (9/18 - 9/24) highlighted approved access to quality care on telehealth platforms, such as **UPMC AnywhereCare**.

- [Visit our website to learn more about UPMC's additional digital health offerings](#).

Looking to Refer Individual (<65) or Medicare Prospects?
Let our team of experts help!
Use our **Individual and Medicare Referral Submission Link**

If you have questions, contact [Cathy Pasqualini](#)



UHC **Broker Connect** topics:

- [Member advocacy to help members navigate complex health care system](#)
- [Bind is now **Surest**: learn more here](#).
- [New tool to get Summaries of Benefits for All Savers & Level Funded: details here](#).

[September UHC Broker Blast available here](#).

New Business Implementation Credit for effective dates **10/1/2022 - 2/1/2023**.

- [Flier available here](#).

UHC Fall Update Webinar to help grow & retain more UHC business in 2023:

- Upcoming date: **Wednesday 10/5 @ 10 AM** - [Register here](#).

HOW CAN WE HELP TODAY?

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[NFPBNGA.COM](#)