

NFP GENERAL AGENCY UPDATES



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 <u>competitive rates</u> *and/or* an idea of a <u>target percentage</u> 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.

Rate Requests

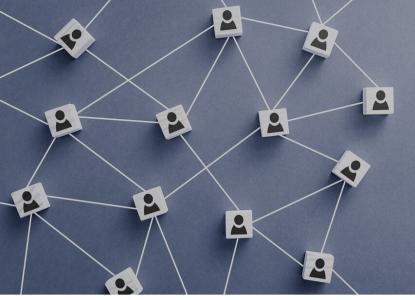
When making **Rate Requests** through our team, please provide <u>guidance on product</u> <u>selections</u> – clients have different needs, and who knows better than you as the Producer!

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 <u>nfpbnga@nfp.com</u>.

Questions about medical, ancillary, or supplemental opportunities? We are here to help! Feel free to reach out to any member of our team:

<u>Kara Bernhart</u>, Account Manager II, 724.940.9489 <u>Ashleigh Myers</u>, Account Manager I, 724.940.9482 <u>Cheranne Jurena</u>, Assistant Vice President, Advisor Services, 724.940.9480 <u>Susan McKee</u>, Vice President, 724.940.9407

<u>Caty Pasqualini</u>, Manager, Medicare & Individual Market Development, 724.940.9487 Questions regarding your commission statements or changes to your account? <u>Heather Kiraly</u>. Accounting Associate, 814.289.4225





SEPTEMBER 30, 2022





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 Caty 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 HEALTH PLAN

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

If you have questions, contact <u>Caty Pasqualini</u>



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?

NFP BNGA | 724.940.9400 115 VIP DRIVE, SUITE 300 WEXFORD, PA 15090 NFPBNGA.COM