

## HealthSherpa

**If you haven't joined HealthSherpa, we highly recommend doing so!!**

HealthSherpa's online platform is user-friendly and makes writing Healthcare.gov business easy! By using the code, **ef3f**, it will link your account to PIPAC so we can access your submissions for commissions. HealthSherpa provides ON-EXCHANGE ENROLLMENTS for agents, with benefits including:

- Simplicity
- Subsidies Included
- Dedicated Marketing Website
- Simple Pricing
- Data fed back to PIPAC

*For questions or more info, contact the Individual Health Department.*

## Save the date

PIPAC's Fall CE Workshops are coming soon! Make sure to mark your calendar, so you don't miss out. **Details to come!**

Wednesday, September 14th - Rapid City

Tuesday, September 20th - Cedar Falls

Wednesday, September 21st - Iowa City

Thursday, September 22nd - Bettendorf

Tuesday, September 27th - Sioux Falls

Wednesday, September 28th - Sioux City

Thursday, September 29th - Des Moines

*Call Mackenzie for more information at 800-765-1710RSVP by email to [mackenzie@pipac.com](mailto:mackenzie@pipac.com)*

BEGINNING THIS AEP

## Call Recording Solutions for you!

Compliance at the press of a button — here to help you before AEP!

MedicareCENTER



### Supercharge your productivity with MedicareCENTER's winning technology

We are very excited to announce that Integrity has Call Recording Solutions COMING SOON for you our Agents!

Call Recording capabilities will be available in MedicareCENTER in advance of AEP, including:

- Inbound call recording, store and download solutions
- Outbound call recording, store and download solutions
- Call recordings storing for 10 years, as required by CMS
- CMS-required scripting for the beginning of each prospect call

MedicareCENTER will be providing the way to meet CMS requirements to make it easy for you!

***If you haven't already registered visit [pipac.com/medicarecenter](http://pipac.com/medicarecenter) to register today!***

# August 2022

Monday	Tuesday	Wednesday	Thursday	Friday
1	2 MedicareCENTER Webinar	3 Ancillary 101 Webinar	4	5 LIVE FROM PIPAC
8	9	10 United Life's Wealthchoice Webinar	11 HealthSherpa Webinar	12
15	16	17 Kansas City CE Class	18	19 LIVE FROM PIPAC
22	23 Facts & Snacks Life Sales Process	24	25	26
29	30	31	1	2 LIVE FROM PIPAC

[www.PIPAC.com](http://www.PIPAC.com)

800.765.1710

## PIPAC News/Events

### Small Group

9/1/2022 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Monday, August 15. Completed paperwork must be submitted by 3:00 pm to ensure processing.

Please visit [www.pipac.com](http://www.pipac.com) for the complete deadline schedule and other company deadlines.

### Facts and Snacks

8/23/2022 10am at PIPAC - Life Sales Process

### Webinars

MedicareCENTER - 8/2 at 10 am

Ancillary 101 - 8/3 at 10 am

United Life's Wealthchoice - 8/10 at 10 am

HealthSherpa - 8/11 at 10 am

### CE Class

8/17/2022 12pm in Kansas City - Final Expense, Medicare Supplements and MedicareCENTER



### August 5th and 19th

at 9:00 am CT

Contact Mackenzie at

[mackenzie@pipac.com](mailto:mackenzie@pipac.com) to sign up for

this webinar or to find out more about upcoming classes and webinars!

## UHC Level Funded Plan Grids Released: Effective 9/1/22

You will see a plan type change on the plan grids of PPO to POS.

By Changing to POS it allows UHC to continue to provide open access, national in- and out-of-network coverage and does not require referrals for PCP and Specialists.

Note that nothing has changed regarding how the product operates with the change from PPO to POS, but the change allows UHC the ability on the new platform to provide our members with GAP exceptions when a network provider is not available in the member's area.

Please refer to the footnote on the grid (#13) POS – Open Access, National In and Out of Network Coverage, No PCP or Specialist referral required.

## UHC Level is a great option to look at for your small groups!

- Underwritten for maximum savings
- Fixed monthly payments – no risk for groups
- No additional costs for Virtual Visits (except on HSA plans)
- Potential Surplus at the end of the plan year
- 10+ Employees can be underwritten via GRx
- Additional 4% discount through FUSE DSM for New Groups

Please utilize the All Savers Quote Request Checklist when requesting UHC Level Funded Quotes

***If you have any questions or want to find out more call 800.765.1710 and connect with the PIPAC Group Health Department Today!***

# PRODUCT SPOTLIGHT

Aflac.

**A new Medicare Supplement product from a trusted name**



N2200297D

Don't forget to get contracted to offer the new Aflac Med Supp! We're pleased to announce new Medicare Supplement insurance coverage from Aflac, a trusted name in supplemental insurance. Aflac has kept their promise to be there for clients for over 65 years. Offer your clients an Aflac Medicare Supplement plan from a name they already know and trust. This plan is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and is available to Integrity-contracted agents. Clients benefit from coverage they can count on, plus a household discount\* is available in most states. To get contracted now to offer this exciting new Medicare Supplement from Aflac.

**Contact Jenny at [Jenny@pipac.com](mailto:Jenny@pipac.com) or give our office a call at 800.765.1710.**

**National General**   
Insurance

**National General has a MedSupp product you've been waiting for!**

Effective 8/1 Iowa and Nebraska NatGen's MedSupp rates will be decreasing! National General Accident & Health is not the only carrier to offer MedSupp insurance, but you can't miss their exclusive savings package, MultiDiscount.

- Roommate Discount - 7%
- Household Multi-plan Discounts - 10%
- Activity Tracker Discount - 5%
- Annual Payment Discount - 10%
- Dental Discount - Combine NatGen plans and save 10% on dental\*

Give your customers the kind of plans they can rely on for help with financial protection, and include discounts created just for them.

**Contact the PIPAC Individual Health Department Today! If you have any questions or want to find out more call 800.765.1710**

## Helpful Group Resources

As an independent agent, it can often feel like you're in this business alone. Where do you go for support? That's why we are expanding our resources to assist and guide you in your journey. We are here to help make your life as an agent easier. Call the group department today get a copy of the Wellmark Sold Group Checklist & Eligibility Guide.



**For questions or more info, contact the Group Department.**

## Medicare Supplement Lead Program

Take the Lead with PIPAC's free Medicare Supplement Lead Program! Leads for January through June 2023 are ready to order for Iowa and South Dakota. These turning 65 lists are available by county in order of birthday. If phone numbers are not printed, it is because the individual has an unlisted phone number or is a member of the do not call list.

**To order please email the Supply Department at [supplies@pipac.com](mailto:supplies@pipac.com) or call 800.765.1710**



## Tips on How to Cross-Sell Medicare & Life Insurance

- Contact Your Warm Clients First
  - There are a few reasons for this:
    - You already have a relationship. Once you've established trust, it's a lot easier to make future sales
    - You already have information about their needs.
- Leverage Their Medicare Savings into A Life Insurance Policy
  - First, you'll want to talk about Medicare. This is the area that most agents are familiar with. During this time, you want to be taking notes about their current situation.
  - If they already have Medicare, think about the package that they have. If there is another option that better suits their needs, help them make the switch.
  - Continue with the fact-finding part of the call. Once you have all the information you need, focus on switching to cross-selling Life Insurance.
- Once you have mastered your technique, it will be fairly easy to cross-sell from medical supplement insurance to Life Insurance. There are a few reasons for this:
  - Building trust with the client
  - Fact-finding about the client. Learn what they are looking for. Done properly, the transition should be seamless
  - Their shields are down; more receptive to purchasing a new product
- Practice Makes Perfect



## PIPAC can help with Life Insurance, Annuity, Long Term Care or Disability Quotes!

Allow us to help you by providing quotes so you can give your clients peace of mind.

If you have any customers that have:

- Quoted in the past, but didn't take coverage
- Newly married
- Recently purchased a home
- New parents
- Retiring
- Changed jobs

Request a Quote with the help of your back office support at PIPAC

*We are always here to help!*

**Contact the life department today if you have any needs or questions!**

## Reminder!

Medicare Certifications (both AHIP & product specific) & FFM Certification must be completed prior to writing policies during Annual Enrollment and Marketplace Open Enrollment. Please watch your email for important dates related to certifications

and get those completed ASAP. Please contact the Individual Department with questions and get the most up-to-date information at:  
[https://www.pipac.com/Certification\\_Central](https://www.pipac.com/Certification_Central)  
**or Call the Individual Health Department with any questions. 800-765-1710**

**FOLLOW US**



**PIPAC.COM**

**800.765.1710**

# 6 Things to Do to Prep for AEP

Millions of seniors will enroll in new Medicare Advantage and Part D drug plans during the Annual Enrollment Period, which begins on October 15th and ends on December 7th. But we all know there's plenty to do before October arrives. From preparing for the new compliance rules to communicating early with your clients, here are 5 things to do to prep for AEP in 2022:

1. Get Very familiar with the new compliance rules and regulations
  - The two biggest compliance changes for CY 2023 sales are a new, required disclaimer and the requirement to record all sales with beneficiaries and store them for 10 years.
  - Disclaimer: "We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options."
2. Complete your AHIP and carrier certifications
  - Get all of your certifications out of the way early so you're sales ready by AEP! Pin down the most competitive carriers in your sales counties and get contracted and ready to sell.
3. File sales seminars with carriers by the end of August
  - Once you're certified with your Medicare Advantage carriers, you can start planning out sales seminars for AEP. During a sales seminar, you can educate your community and complete plan enrollments on the spot. Most carriers require you to file a sales seminar at least 30 days in advance. You'll need to plan your dates, times, and locations now so you're ready to execute your marketing plan during AEP.
4. Start communications with clients in September
  - Don't wait to start communicating with clients! Get out any letters or email communications in September so you aren't frazzled and feeling behind by October.
5. Start Sending Marketing
  - To get in front of your clients and let them know you are prepared for them, contact PIPAC to send monthly mailers of postcards or letters.
6. Get a CRM if you haven't already.
  - Take advantage of MedicareCENTER!

## House passes bill extending Medicare telehealth flexibilities

The United States House of Representatives passed a bill expanding telehealth services and allowing Medicare patients to continue using telehealth services through 2024, The Hill reported July 27.

The Advancing Telehealth Beyond COVID-19 Act passed with a 416-12 vote. Along with extending Medicare reimbursement for telehealth services, the bill is looking to eliminate geographical requirements to access telehealth services and increase the number of telehealth providers.

The Medicare reimbursement measure will "allow those

who've been afraid to go to the doctor, who haven't been able to get in, to be able to consult with medical professionals as they need it," bill co-sponsor Rep. Debbie Dingell, D-Mich., said during debate on the House floor.

Some representatives said they felt the bill fell short of what is needed to make telehealth accessible.

"While I am in support of this legislation, it does not go far enough. We do need to provide a permanent solution for Medicare providers and, most importantly, their patients. It is important that providers are given long-term certainty when taking care of their Medicare patients and are technologically capable of delivering the best care possible," Rep. Michael Burgess, MD, R-Texas, said.