



## 2023 Winter Workshop

Level Funding has become a legitimate alternative to fully insured plans in the state of Iowa. Level-funded plans often cost less, making it easier for small and mid-sized employers to offer their employees high-quality health care at a more affordable price.

This winter we have our two of the top carriers in the Level-funded market join us as we talk all things Level-funded. Take this opportunity to expand your knowledge from the pros. Your groups will thank you! Topics to be covered include:

- Mechanics of Level Funding
- Plan Design
- Quoting
- Enrollment

### Two days to choose from:



**Tuesday, January 10th**  
9am - 12pm

Holiday Inn & Suites  
Cedar Falls-Waterloo Event Center

7400 Hudson Road,  
Cedar Falls, IA 50613



**Wednesday, January 11th**  
9am - 12pm

Courtyard  
by Marriott Ankeny

2405 SE Creekview Drive,  
Ankeny, IA 50021

Contact Mackenzie at [mackenzie@pipac.com](mailto:mackenzie@pipac.com) or 319-268-7133 if you have any questions or would like to reserve your spot!

**ACA Enrollments  
Completed by Dec. 15 for  
a Jan. 1 Start Dates**

*Happy Holidays*

From all of us at PIPAC!

PIPAC will be closed on the following days  
in observance of the Holiday:

**Friday December 23rd 2022**  
**Monday December 26th 2022**

**Merry Christmas!**

**Friday December 30th 2022**  
**Monday January 2nd 2023**

**Happy New Year!**



We will resume regular business hours on  
Tuesday, December 27th, 2022 and January 3rd, 2023.

Have a Safe and Happy Holiday Season!

## Get Rewarded for your Business!

We have recently created a page that stores all our carriers' bonuses and incentives in one location!!

Please visit:

[www.pipac.com/incentives](http://www.pipac.com/incentives)  
to see all the bonuses and incentives carriers' currently have going on.



# December 2022

Monday	Tuesday	Wednesday	Thursday	Friday
28	29	30	1	2 LIVE FROM PIPAC
5	6	7 Medicare AEP Deadline	8	9 LIVE FROM PIPAC
12	13	14 Wellmark CO-OP Deadline	15 U65 OEP Deadline	16 LIVE FROM PIPAC
19	20	21	22	23 PIPAC Closed
26 PIPAC Closed	27	28	29	30 PIPAC Closed

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## PIPAC News/Events

### Small Group

1/1/2023 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Thursday, December 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.

### Wellmark CO-OP Deadline Dec. 14th



### December 2nd, 9th and 16th at 9:00 am CT

It's that time of year again! Every week, we will be doing our Live from PIPAC to better serve you, our agents.

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!

800.765.1710



## WELLMARK CO-OP ADVERTISING DUE!



Just a friendly reminder that all 2022 Wellmark Co-op Advertising reimbursement receipts are due by Wednesday, December 14th, 2022.

*Please contact Sidney Wheeldon at [sidney@pipac.com](mailto:sidney@pipac.com) or 319-277-8541 if you have any questions.*

PIPAC.COM



## Offer Your Clients One of the Highest Rates in the Industry

- Additional premiums allowed
- 5 Year guaranteed for 5.6%
- 3 Year guaranteed for 5.3%
- Free withdrawals available

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

800.765.1710



# MEDICARE

OPEN ENROLLMENT PERIOD  
(OEP) IS COMING!

JANUARY 1ST – MARCH 31

This period applies to those who are ALREADY enrolled in Medicare Advantage

- You can switch to another Medicare Advantage plan (with or without drug coverage).
- You can drop your Medicare Advantage plan and return to original Medicare (Part A&B). \*This lets you add a drug plan.
- CANNOT switch from original Medicare to Medicare Advantage.
- CANNOT Join a Drug Plan if YOU are in Original Medicare.
- CANNOT switch from one drug plan to another if you are in Original Medicare.

## Here are 6 reasons for your clients to consider changing plans

1. You can switch to a higher-quality plan (higher Medicare star-rating).
2. You might save hundreds of dollars per year in another plan
3. You can keep all or more of your doctors in-network.
4. You can find better prescription drug coverage.
5. Your prescriptions changed and another plan would save you money on co-pays.
6. You need a plan with additional benefits (dental, vision, hearing, transportation, OTC, etc.) That better your needs for the year.

**Contact our Individual Department at 800-765-1710 if you have any questions.**



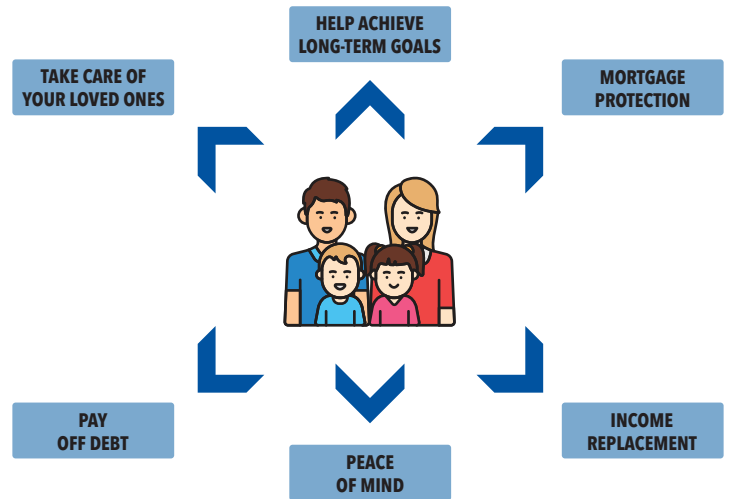
One of the great things about being an Integrity Marketing Group Partner is the opportunity to give back to our community through Service Hours. Our PIPAC team has been getting in the holiday spirit by giving back!

If you have an idea or need in your community that we could help by volunteering or donating, visit [www.pipac.com/PIPACGivesBack](http://www.pipac.com/PIPACGivesBack) and fill out the form with your suggestions.



# WHY TALK LIFE INSURANCE?

BECAUSE YOUR CLIENT'S FAMILY IS WORTH IT!



## DON'T HAVE THE TIME? LET PIPAC HELP!

PIPAC LIFELINE is your go to for helping yourself and your clients. Let us do the work for you.

### Why should I use PIPAC LIFELINE?

- It's easy! Still earn a great commission without the headache of the details!
- We're contracted with multiple carriers in multiple states. We will find the best carrier and product for your client, no matter where they live.
- We have an extremely knowledgeable and friendly staff. Our licensed sales team is up-to-date on education, products, and concept selling. Any type of case can be handled easily, from term to complex estate planning.
- We use our Real-Time Case Management System to closely track every client case. This will keep you updated on the status of the sale at any time.
- We are trained to handle tough questions and personal information. You can still maintain a comfortable relationship with your client.

**Visit [pipaclifeline.com](http://pipaclifeline.com) and see how PIPAC can help or contact our Life Department at 800-765-1710.**



# INTRODUCING



Visiting with your Annuity clients prior to their maturity date is an important part of servicing your Annuity business. Whether its time for your client to annuitize and select their pay frequency, or it's time to shop for a new and better rate, meeting with these clients is an important part of the process. PIPAC is here to help you keep track of those valuable opportunities.

With PIPAC's Renewal Tracker you will receive a reminder 90 and 60 days prior to the maturity date of those Annuities. This will give you the opportunity to follow through on the promise you made your clients during the original sale and put them in the best situation.

With PIPAC's tools and services paired with the best products in the industry you and your clients are sure to win! Yet another reason to use PIPAC for all your Annuity needs.

*Contact our Life Department at 800-765-1710 if you have any questions.*

## 2023 Under 65 Open Enrollment

Dates and deadlines you need to know

### November 1, 2022

Start SELLING Individual and Family Plans for 2023

### January 15, 2023

Open Enrollment Period Ends for 2023

### January 1, 2023

Coverage BEGINS for 2023\*

\*Enrollments completed between January 1 and January 15 will have a February 1 effective date.

Note: If your clients don't enroll in a 2023 plan by January 15, 2023, they can't enroll in a health insurance plan for 2023 unless they qualify for a Special Enrollment Period.

**FOLLOW US**



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800.765.1710



## Important Message from Wellmark

### Extended Benefits for Wellmark Members

Above and beyond the federal and state requirements around guaranteed issue rights for a 12-month period, Wellmark will extend the circumstances where someone can switch back to Original Medicare with a Medicare Supplement plan without requiring health questions. Although Medicare-eligible individuals can choose to disenroll from Medicare Advantage and elect Original Medicare with or without Medicare Supplement, they may have to answer health questions to enroll in the Medicare Supplement plan. Wellmark will allow a Wellmark Advantage Health Plan (WAHP) member to disenroll from the Medicare Advantage plan and enroll in a Wellmark Medicare Supplement plan during the Annual Enrollment Period (Oct. 15–Dec. 7 effective Jan. 1) without requiring health questions up to 24 months following the WAHP effective date. If the prior Wellmark Medicare Supplement plan is no longer available or if the member enrolled in the WAHP during their initial enrollment period, the individual can enroll in any of our available MedicareBlue Supplement plans. This Wellmark-to-Wellmark movement will be allowed for enrollments effective on or after Jan. 1, 2022.

### Why is this important?

The ability to offer a trial right provides security if a beneficiary's health needs change or they realize that a Medicare Advantage plan does not meet their health care insurance needs. Wellmark is going to take this a step further and extend the traditional trial right period from 12 months to 24 months, extending that level of security. This is an important distinction for either a new-to-Medicare or existing Original Medicare or Medicare Supplement beneficiary that is contemplating a Medicare Advantage plan.

## AOR Reminder

Don't forget to use an agent of record transfer request when meeting with clients when you aren't the **AGENT OF RECORD.**



## Getting Started on HealthSherpa



### New to HealthSherpa?

Visit: [www.healthsherpa.com/enroll](http://www.healthsherpa.com/enroll)

and use the join code: **ef3f** to create your PIPAC - HealthSherpa Account.

### Already have a HealthSherpa account?

Go to the Settings tab in your account and add the join code: **ef3f** to be linked to PIPAC's downline.

### What is HealthSherpa?

HealthSherpa is a free, convenient, and CMS approved alternative for ACA enrollments. They show the same plans as [healthcare.gov](http://healthcare.gov), and their streamlined application is connected to the Marketplace.

### With a HealthSherpa account, you can do the following:

- Complete an application in 8 min vs 30 min on [healthcare.gov](http://healthcare.gov)
- Service all of your ACA clients through one login
- Track your ACA leads and much more!

### The Benefits of using HealthSherpa:

- Support 100% EDE - Approved Carriers
- 20% Higher Effectuation
- 14% Higher Self-serve Rate
- 40% Lift in apps per agent

***This is an incredible opportunity for PIPAC agents. If you have any questions, please reach out to the Individual Health Department!***

## TAKEOVER YOUR LOCAL MARKET

Digital Marketing for targeting the Iowa High School Sports Communities you want to take over.

Market your business to the High School sports community you love.

Get new business and create brand loyalty using the #1 High School sports website and app.

### Get a Digital Takeover!

Step 1 - Contact Us

Step 2 - Pick Your Favorite Schools

Step 3 - Takeover your Local Market!

- In-app marketing to fans of schools in your market
- 500,000 Mobile users
- 300 Million views

**Contact Casey to get started!**  
[casey@pipac.com](mailto:casey@pipac.com) | 319-268-7116

# Medicare AEP

Medicare Advantage and PDP Annual Enrollment Period (AEP)  
Ends Wednesday, December 7.

Deadline	Effective Date
12/07/2022	1/1/2023

**\*\*Remember: All applications MUST be received by THE CARRIER within 1 CALENDAR day from the signature date and prior to 12/8/2022!**

MedicareBlue RX: PDP applications must be faxed DIRECTLY to MedicareBlue RX (Iowa, South Dakota & Nebraska). Please fax to 855-874-4702 the day that you receive it. Blue RX applications may also be enrolled online at [www.yourmedicareolutions.com](http://www.yourmedicareolutions.com).

Wellmark Advantage Health Plan applications can be done online on the Wellmark Producer Connection page or can be faxed or can be faxed to 1-855-213-5184.

AARP/UHC: Medicare Advantage applications with Scope of Appointment form and PDP applications - Fax: 888-950-1170. Applications can also be entered online through [lean@www.uhcjarvvis.com](mailto:lean@www.uhcjarvvis.com)

Aetna Medicare Advantage: Applications can be done online thru the Think Agent App or applications can be faxed to: 1-866-756-5514.

Aetna SilverScript PDP: Paper applications do need to be entered online. Access the SilverScript portal by logging into Producer World at [www.aetnamedicare.com](http://www.aetnamedicare.com). After they have been entered, they either need to be emailed to SilverScript, [enrollmentverification@CVScaremark.com](mailto:enrollmentverification@CVScaremark.com) or faxed to 1-866-552-6205.

Wellcare: Part D applications - Fax: 866-388-1521.

***Please contact the individual Health Department with any questions at 800-765-1710.***

## Major Medical U65 OEP

Deadline	Effective Date
12/15/2022	1/1/2023
1/15/2023	2/1/2023

Open Enrollment for Major Medical applications began on November 1, 2022. The deadline for a January 1, 2023 effective date is December 15, 2022 and deadline for a February 1, 2023 effective date is January 15, 2023.

Please remember that all members must be enrolled through [Healthcare.gov](http://Healthcare.gov) or HealthSherpa. If you are not certified and you have a client that needs to enroll, you can direct them to [www.pipac.com/enroll](http://www.pipac.com/enroll).

***Please contact the Individual Health Department with any questions at 800-765-1710***