

## CMS EXTENDS GRANDMOTHERED PLANS INDEFINITELY

Both the Iowa Insurance Division and the South Dakota Division of Insurance, following the direction of the Centers for Medicare and Medicaid Services (CMS), have extended the ability of carriers to continue their transitional (Grandmothered) policies until CMS announces that all such coverage must come into compliance with the specified requirements of the Affordable Care Act. We are still waiting a final decision from the Carriers and will provide the carrier specific updates as we receive them.



## CURRENT ADMINISTRATION PROPOSES RULE TO FIX MARKETPLACE “FAMILY GLITCH”

Current regulations define group coverage as “affordable” if the coverage solely for the employee, and not family members, is affordable, making family members ineligible for a premium tax credit, even though the family coverage on the group is very high. The proposed rule would allow family members of workers who are offered affordable self-only coverage but unaffordable family coverage to qualify for premium tax credits to buy ACA coverage on the Marketplace. We will continue to provide updates as they become available.

## All Savers to be Re-branded as UHC Level Funded

Why? The re-brand will allow them to offer UHC Level Funded members all the great tools included in myuhc.com and the UHC app, providing a more consistent member experience between UHC Fully Insured and UHC Level Funded members.



Ultimately streamlines broker admin activities into one place for UHC Fully Insured ACA plans and UHC Level Funded plans, uhceservices.com, providing a more consistent broker experience.

## NEW SEP Category for Equal to or Less than 150% FPL Active

Agents can now enroll eligible clients through the new 150% Federal Poverty Level (FPL) SEP category. For Marketplace coverage, eligibility is based on the previous year’s FPL chart.

Through this SEP, new clients who fit this eligibility can enroll in a Marketplace plan and existing clients could change their plan. If an existing client chooses to change their plan, their deductible and out of pocket max will reset.

Family Size	150% FPL
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750

### Who is eligible for this SEP?

Clients are eligible for this SEP if they fit both criteria:

- Have an estimated annual household income at or below 150% FPL
- Are otherwise eligible for APTC

### How will I know my client received this SEP?

After submitting a client’s application, you will see that they received the SEP “due to estimated household income (≤150% FPL)” on the eligibility results page.

### How long will this SEP last?

For now, this SEP only exists for this year. It will only be extended if ARPA subsidies are extended. With ARPA subsidies, most clients who are eligible for this SEP can enroll in free silver plans.



## Employee Applications

Make sure you are using the applications that were updated in 7/21. Wellmark will no longer accept old apps effective 5/1/22

### Iowa:

Employee Application for Health and Dental Insurance for non-ACA groups (N-5411 07/21 AN-T) and

Employee Application for Health Insurance for non-ACA groups (N5408 AN-T 07/21)

### South Dakota:

Group Employee Application for Grandfathered and Pre-ACA Non-Grandfathered Plans (M-3526 AN-T 07/21)

You can find up to date forms on our website – pipac.com

# May 2022

Monday	Tuesday	Wednesday	Thursday	Friday
2	3	4	5	6
9	10	11	12	13 Group Deadline 
16	17	18	19	20
23	24 Allstate Benefits Group Webinar	25	26	27 
30 Office Closed	31	June 1	2	3

## PIPAC News/Events

### Small Group

6/1/2022 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Friday, May 13. 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.

### PIPAC Webinars

May 24th 10:00 am - Allstate Benefits Group (Formerly National General)

**May 13th and 27th**

at 9:00 am CT

Contact Sidney at [sidney@pipac.com](mailto:sidney@pipac.com) to sign up for this webinar or to find out more about upcoming classes and webinars!



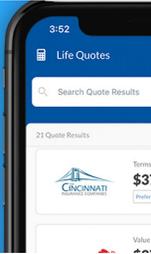
**PIPAC.COM**

**800.765.1710**

## QUOTES ON THE GO!

Download the app to start quoting now

[Click to find out more and download](#)



### Download the Free PIPAC Life APP

This free Life Insurance quoting app delivers quote comparisons for agents on the go. Are you a life insurance agent? Sign up for a free account to use this powerful agent tool. Let the convenience of being mobile with PIPAC, help you spend more of your time selling!

#### FEATURES INCLUDE:

- Up-to-Date Quotes (from over 20 carriers)
- Drop ticket friendly (for approved carriers)
- Text and Email a Quote
- Needs Analysis Tool
- Prescreener Tool
- Video Library
- Additional Resources
- Includes Policy fees
- Includes AM Best Rating



### Life and Annuity request a quote just got a lot easier!

With our new request a quote process, it's easier than ever to request a quote. Take advantage of our abbreviated form and gather just the information our team needs to create a quote with the solution that best aligns with your client's goals. Following your request our team will review your information and send you back the necessary quotes and information to help you make a solid recommendation for any situation.

#### Have a look:

Go to [PIPAC.com](http://PIPAC.com) and click on the Life and Annuity menu. Then hover over the Request a Quote and you will see 2 buttons pop up. Select one: Life or Annuity.

**If you are looking for more help with either Quotes on the go or Request a Quote don't hesitate to call our Life Department.**

## Have you heard about this new Med Supp in your state?

**They offer up to 25% in discounts for clients!**

Contact us today about getting started with Allstate Benefits for Med Supp.

### Perks of the product:

- 7% Roommate discount- offered to those residing with someone aged 50+ for 1+ years, (Maximum of 3 residents) -OR- 10% Dual-Applicant discount- when 2 people in the same household apply for Medicare Supplements at the same time (7% roommate + 3% Dual applicant discount)
- 10% Annual pay discount- select annual payment for a 10% discount on the premium
- 5% Activity tracker discount- Register your Fitbit/Apple Watch or other wearable fitness device and save 5%

*Contact Jenny to get contracted. For more product information contact the Individual Department*

## PRODUCT SPOTLIGHT

Help your clients  
**Build a Nest Egg!**  
**3.50%**  
5-Year Guaranteed

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

- 5-year surrender charge period - true walk-away!
- 10% penalty-free yearly withdrawals, including the 1st year
- Systematic monthly interest option
- 45-day rate lock
- Nursing home waiver
- Income tax-deferred annuity

*Contact the PIPAC Life Department Today!  
If you have any questions or want to find out more.*

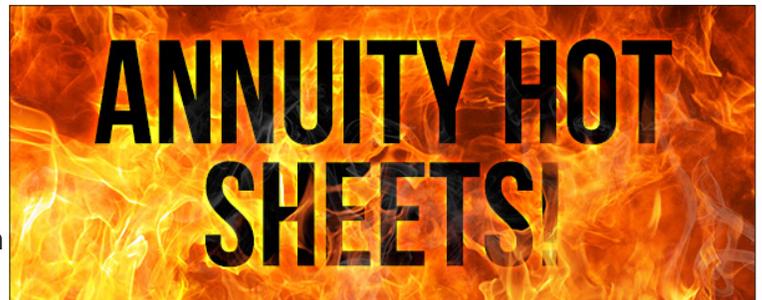
## Annuity Hot Sheets and Annuity Rate Watch Demo!

With annuity rates changing daily make sure you are up to date on the most competitive rates!

Annuities can provide your clients safe, long-term growth and income. As an agent, you can provide your clients with the income they need while eliminating the risk that comes with market volatility. **Annuities are a way for your clients to save money, tax deferred, until they are ready to receive retirement income.**

As an agent, it is important to know what solutions best fit your client's goals and risk tolerance. With these Annuity Hot Sheets, you have all the current information right at your fingertips. Click the links below to see what rates and features best match your client's situation today!

*Contact Justin today to get signed up for this monthly email or setup a time to get an Annuity Rate Watch Demo Today!*





**HealthPartners UnityPoint Health and UnitedHealthcare** have earned the **5-Star** designation for 2022 in **Iowa!**

The **5-Star** SEP is a one time enrollment into a **5-Star** plan anytime till Nov. 30, 2022 and can only be used once per individual per year.

*Contact the individual department to find out more!*

# PRODUCT SPOTLIGHT



## Allstate®

### BENEFITS

## Self-Funded Program

Allstate Benefits can help small- and mid-sized businesses find the group health benefits that best suits their needs and budget.

The Self-Funded Program often offers a more affordable alternative to traditional, fully insured plans.

With fully insured plans, your entire premium is paid to the insurance company. You don't have control over how that money is spent and you'll never see those premium dollars again.

With Allstate Benefits Self-Funded Program, you only pay for claims that are actually incurred. In years when claims are lower than expected, you may receive money back. This can add up to big savings! About 60% of the groups receive a refund.

- Potential Savings - 20-40%
- Stop-loss insurance – When your group has higher-than-expected claims, stop-loss insurance kicks in. This protects your finances, so you know the maximum you will spend on claims each year.
- Pharmacy benefits management.
- Administrative support – Handled for you by a third-party administrator.
- Industry-leading cost-control programs that help lower your claims expenses.
- Build the plan they want
- Broad National Coverage

*Contact our Group Department today to find out more!*

## “Positively Outrageous Service” since 1981

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# Have you started your Medicare Marketing Plan?

## Having a Marketing Plan can HELP you to:

Identify your target market and how your agency can benefit it. PIPAC is here to help you map out a strategy to reach your target audience, including the messages, channels, and tools you'll use.

Contact Brianna to get started!

## Solutions Include:

- Medicare Mailer Program
- Birthday Card Mailers
- Policy Review Letter
- EZPost
- Flyers
- Co-op Advertising
- Print Advertising
- Radio Advertising
- Postcards
- Digital Advertising
- AMP
- Customized Agency Marketing
- And More....

## EZPost has been updated for a more user friendly experience.

In addition to adding more posts for you to add value to your social media presence, we have a more streamlined layout making EZPost more organized and easier to navigate. Be on the lookout for more emails to see new EZPosts that will be coming this year!

## How easy is it to post?

As you view the options, click the image and it will begin downloading. After the image has been downloaded, it can be uploaded to your social media platform of choice. Add your phone number and/or email address to create a call to action by copying the text that corresponds with the image. Then all you have to do is post it.



[pipac.com/ezpost\\_home](http://pipac.com/ezpost_home)

## Allstate Benefits Group | May 24th at 10am

Join Sid Clark from Allstate Benefits as she talks about their group product.

Some of the things Sid will be going over...

- Group Health Portfolio (Network/plans/program Flexibility)
- Cost Containment Tools (What is available to really drive down cost)
- Process in quoting/prescreening



Register today on our website or call

PIPAC Webinars are always added to our website. If you would like to re-review any webinar or missed one you can go to [www.pipac.com/webinars](http://www.pipac.com/webinars) to view past webinars.

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