



## HealthSherpa

### Getting Started on HealthSherpa

#### New to HealthSherpa?

Visit: [www.healthsherpa.com/agents/new\\_user](http://www.healthsherpa.com/agents/new_user)  
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, 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
- 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!*

## New Carrier Announcement!

MediGold Medicare Advantage plans are now available through PIPAC MediGold for the 2023 plan year. There are some unique features to this plan, as well as a strong Iowa Network. We invite you to join us to learn more about the plans and to get contracted!

- HMO and PPO options
- \$50 Part B buy back on some plans
- \$100 gift card for completion of a client HRA
- Visitor travel allowances
- and Much More!

**MediGold**  
Medicare made easy®

Contact Jenny at [jenny@pipac.com](mailto:jenny@pipac.com) or give us a call if you are interested in contracting with MediGold.

# OPEN ENROLLMENT IS COMING!

## 2023 Medicare Annual Enrollment

Dates and deadlines you need to know

### October 15, 2022

Start SELLING Medicare Advantage and Prescription Drug Plans for 2023

### December 7, 2022

Open Enrollment Period Ends for 2023

### January 1, 2023

Coverage BEGINS for 2023

Note: Certification and Product Training is required for each carrier in order to market and sell. If you have not completed certification - time is running out!

## 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.

# October 2022

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5 MediGold Webinar	6	7
10	11	12	13	14 LIVE FROM PIPAC
17	18	19	20	21
24	25	26	27	28 LIVE FROM PIPAC
31	1	2	3	4

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



## Competitive Term with Return of Premium Feature

### Benefits for the Agent

- Higher Commissions paid directly from the carrier every two weeks
- Better Solution for your clients
- Sets you up for additional business at the end of the term
- Sell for an Excellent "A" rated company

### Benefits for Client

- 100% of base premium tax free paid at the end of the term
- Guaranteed benefits if you die
- Level premiums for 20 or 30 years
- Returned premiums can be used for education, mortgage, debt, etc.

**Be Different, offer Return of Premium Term. To get contracted, contact PIPAC Today!**

**PIPAC.COM**

## PIPAC News/Events

### Small Group

11/1/2022 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Friday, October 14. 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.

### Webinars

MediGold 2023 Product Roll Out - Oct., 5th, 2022 at 9am

- Dates and times to come:  
MedicareCENTER Call Recording How it works  
HPUPH Large Group



**October 14th and 28th**

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!

**800.765.1710**



## New Carriers for Contracting!

**ACE Medicare Supplement**

**Aflac**

**CSO**  
Central States Health & Life Co. of Omaha

**Lumico**  
insurance made clear

**Liberty Bankers**  
Insurance Group | American Benefit Life

**MEDICO**

**ManhattanLife**  
Standing By You. Since 1850.

**MediGold**  
Medicare made easy\*

**If you would like to contract with any of these carriers or have any questions, please reach out to Jenny at [jenny@pipac.com](mailto:jenny@pipac.com) or call!**

**800.765.1710**



## Real-time leads available through MedicareCENTER!

Timely leads are important to your success as a Medicare agent. That's why we're so excited to share that beginning September 27th, LeadCENTER will connect with your CRM in MedicareCENTER, allowing you to set up campaigns and have quality leads delivered right to your account – all at the flip of a switch!

All it takes is a few quick steps to get the leads you need – delivered when and how you want. You're in control!

- Follow prompts in MedicareCENTER to set up campaigns in LeadCENTER
- Check-in with the flip of a switch to start getting leads – exactly when you're ready
- Choose lead types and sources based on your unique business
- Get real-time leads delivered right to your MedicareCENTER account

## UHC Level Funded Plan Grids Released

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 Funded 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!**

## 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)

## Wellmark to offer individual and family plans in South Dakota. Plans available for purchase November 1st.

South Dakotans who buy individual health insurance will have new coverage options this fall when Wellmark Blue Cross and Blue Shield of South Dakota will, for the first time, offer plans on the state's Health Insurance Marketplace.

Wellmark individual plans will be available for residents of Bennett, Butte, Custer, Fall River, Haakon, Harding, Jackson, Jones, Lawrence, Meade, Mellette, Oglala Lakota, Pennington, Perkins, Todd and Ziebach counties.

Shoppers in these counties will be able to compare Wellmark health plans on Healthcare.gov starting Nov. 1 and enroll in a plan for 2023 coverage until Jan. 15, 2023, as well as buy directly from a local Wellmark agent. The Marketplace provides subsidies for people to help pay for premiums and health plan costs. The site will estimate costs for each plan including subsidies, so individuals can compare benefits, network coverage and out-of-pocket expenses.

- Access to health care providers, hospitals and specialists in Wellmark's extensive provider network in South Dakota.
- Several health plan types, including traditional and standard plans (plans that use copays and deductibles to share the cost of care) and high-deductible plans, which can be paired with a health savings account to cover cost shares.
- Coverage for preventive care with no cost sharing, and low copays for primary care visits to both medical and behavioral health providers to encourage individuals to get the care they need.
- \$0 virtual care via Doctor On Demand®, including 24/7 chat and text health coaching.
- Free support tools and resources for pregnancy, as well as high-risk or complex conditions.

**More information on Wellmark's new line up of individual health plans will be available beginning Oct. 1 at Wellmark.com.**

**If you have any questions, please reach out to the Individual Health Department at 800.765.1710**

# 2023 Medicare A & B Summary and Part B & D Indexed Premiums

On September 27, 2022, the Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2023 Medicare Part D income-related monthly adjustment amounts.

## Medicare Part A Premium and Deductible

Part A is Hospital Insurance can cover costs associated with confinement in a Hospital or Skilled Nursing Facility.

When you are Hospitalized for	Medicare Covers	You Pay
1 – 60 Days	Most confinement costs AFTER the required Medicare Deductible.	\$1,600 Deductible
61 – 90 Days	All eligible expenses, AFTER the patient pays a per-day copayment.	\$400 per day Copayment as much as \$12,000
91 – 150 days	All eligible expenses, AFTER patient pays a per-day copayment. (These are lifetime reserve days which may never be used again.)	\$800 per day Copayment as much as \$48,000
151 days & more	NOTHING	YOU PAY ALL COSTS
At least 3 days, & enter a Medicare approved Skilled Nursing Facility within 30 days of discharge.	All eligible expense for the first 20 days; then all eligible expenses for days 21 – 100, after patient pays a per-day copayment	AFTER 20 days \$200 per day Copayment as much as \$16,000

## Medicare Part B Premium and Deductible

Part B is Medical Insurance and covers physician services, outpatient care, tests & supplies

On Expenses Incurred for	Medicare Covers	You Pay
<ul style="list-style-type: none"> <li>• Doctor Office Visits</li> <li>• Lab Tests Outside Hospital</li> <li>• Surgeon's Fee</li> <li>• Anesthesiologist's Fee</li> <li>• Doctor Visits – In Hospital</li> <li>• Doctor Visits – Nursing Facility</li> <li>• Ambulance</li> <li>• Speech Therapy</li> </ul>	80% of all "approved" charges AFTER the required Medicare Deductible	\$226 Deductible PLUS 20% of all "Approved Charges Plus 100%" of any charges above the amount "approved" by Medicare
Preventative Services	100%	NOTHING

\*On all Medicare-covered expenses, a doctor or health care provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expenses in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept "assignment" of a Medicare claim are limited as to the amount they can charge for covered services. In 2023, the most a physician can charge for services covered by Medicare is 115% of the fee schedule amount for non-participating physicians.

Medicare Part B Premium for 2023 enrollees is \$164.90 each month.

## Part B Monthly Premium

Based on Modified Adjusted Gross Income from 2021

If you filed an individual tax return and your income in 2021 was:	If you were married but filed a separate tax return and your income in 2021 was:	If you filed a joint tax return and your income in 2021 was:	Part B Premium:
\$97,000 or less	\$97,000 or less	\$194,000 or less	\$164.90
\$97,001 - \$123,000	Not Applicable	\$194,001 - \$246,000	\$230.80
\$123,001 - \$153,000	Not Applicable	\$246,001 - \$306,000	\$329.70
\$153,001 - \$183,000	Not Applicable	\$306,001 - \$366,000	\$428.60
\$183,001 - \$500,000	\$97,001 - \$403,000	\$366,001 - \$750,000	\$527.50
Above \$500,000	Above \$403,000	Above \$750,000	\$560.50

## Part D Monthly Premium

Based on Modified Adjusted Gross Income from 2021

If you filed an individual tax return and your income in 2021 was:	If you were married but filed a separate tax return and your income in 2021 was:	If you filed a joint tax return and your income in 2021 was:	You Pay (per month):
	\$97,000 or less	\$194,000 or less	Your Plan Premium
\$97,001 - \$123,000	Not Applicable	\$194,001 - \$246,000	Your Plan Premium PLUS \$12.20
\$123,001 - \$153,000	Not Applicable	\$246,001 - \$306,000	Your Plan Premium PLUS \$31.50
\$153,001 - \$183,000	Not Applicable	\$306,001 - \$366,000	Your Plan Premium PLUS \$50.70
\$183,001 - \$500,000	\$97,001 - \$403,000	\$366,001 - \$750,000	Your Plan Premium PLUS \$70.00
Above \$500,000	Above \$403,000	Above \$750,000	Your Plan Premium PLUS \$76.40

## PIPAC's 2023 Retirement Healthcare Cost Estimator

Plans F and G are available in City and Country themes for Iowa and South Dakota.

**GET YOURS ORDERED AND CUSTOMIZED TODAY!**

To order, please call Brianna at 800-765-1710 or email her at [brianna@pipac.com](mailto:brianna@pipac.com)

**FOLLOW US**



PIPAC.COM

800.765.1710

# Medicare | CENTER

## Time is your most valuable resource.

Save time and produce more with MedicareCENTER. Manage your clients and prospects in the enhanced CRM. Purchase verified leads through LeadCENTER that is completely integrated with MedicareCENTER. Quickly quote, follow up and kickoff a Medicare Advantage or PDP enrollment based on client's needs via text or email. Get Quote Medicare Supplements and enroll clients all within MedicareCENTER. Login to MedicareCENTER on any device. Compliantly record all your Medicare Advantage and PDP calls. Work on the go with the mobile app. The features are endless. In order to get FREE access to MedicareCENTER you must be a contracted agent with us.

## Personal Website

Your Personal Agent Website allows your clients to shop and enroll on our consumer-facing website, MedicareEnroll.com. When clients use your personalized link, they will see your contact information. They'll be able to shop, compare and enroll in the plans you're appointed to sell – and you'll get the commission!

Find your Personal Agent Website link in your MedicareCENTER Account and share it in your marketing materials.

## Send Quote

Custom plan comparisons from MedicareCENTER. Save time every step of the way by jumping straight from a client activity log or provider preference into a quote or SOA.

## Call Recording

Call recording capabilities include:  
Seamlessly recording all your inbound and outbound client calls. Easily link calls to both new and existing client contact records. Store your recordings automatically and securely for the full 10-year period required by CMS. Download calls anytime, from wherever you're working - including on the mobile app.

## Mobile App

- Comprehensive CRM
- Full quote & e-Application
- Scopes of appointment
- CMS-compliant call recording
- Personal phone number
- Personal website
- Real-time leads
- Client tagging
- Push notifications
- Video chat
- Product recommendations

## Universal Login

Say goodbye to separate logins. Just one universal login gives you access to the quoting and enrollment platforms you need. Register and link your account to all the tools within MedicareCENTER.

## Enhanced CRM

Manage clients electronically, on any device at anytime. Track all your clients regardless of enrollment or quoting system. Easily batch import clients or create a new client on the fly with just an e-mail address or phone number. Plan communications and next steps to follow up with your clients.

## Learning Center

Learn tips and industry best practices. Get access to guides and support to make using MedicareCENTER easy and intuitive. Get the latest carrier insights on products and requirements. Learn sales tips and ways to grow your business.

## LeadCENTER

Set up lead campaigns and enable real-time lead acquisition through data or call leads. With the flip of a switch, toggle your status to "online" to begin receiving your leads. Or use the lead mapping feature to find and purchase leads anywhere in the country, county by county. Choose from Internet, Direct Mail and Social Media leads, then purchase leads with just a few clicks.

For more how to guides and videos visit [www.pipac.com/learnMedicareCENTER](http://www.pipac.com/learnMedicareCENTER)

