

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 or **Call the Individual Health Department with any questions. 800-765-1710**

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 or 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.

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 1.800.765.1710

September 2022

Monday	Tuesday	Wednesday	Thursday	Friday
28	29	30	1	2 
5 PIPAC Closed	6	7	8	9
12	13 UnitedHealthcare 2023 Product Rollout	14 Rapid City Fall Workshop	15 Medica 2023 Product Rollout	16 
19	20 Cedar Falls Fall Workshop	21 Coralville Fall Workshop	22 Bettendorf Fall Workshop	23
26	27 Sioux Falls Fall Workshop	28 Sioux City Fall Workshop	29 Ankeny Fall Workshop	30 

www.PIPAC.com

800.765.1710

PIPAC News/Events

Small Group

10/1/2022 Effective Dates:

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

Please visit www.pipac.com for the complete deadline schedule and other company deadlines.

Webinars

UnitedHealthcare 2023 Product Rollout - 9/13 at 10 am
Medica 2023 Product Rollout - 9/15 at 10 am

Fall CE Workshops

Rapid City	Sioux Falls
Cedar Falls	Sioux City
Coralville	Ankeny
Bettendorf	



August 16th and 30th

at 9:00 am CT

Contact Mackenzie at 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 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!

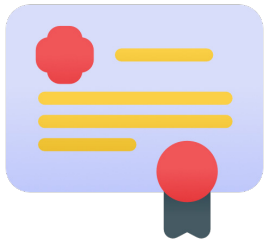
PRODUCT SPOTLIGHT



ACE Med Supp is here: Get Contracted!

A++ Rated: the only Medicare Supplement in our portfolio with an A++ Rating from A.M. Best

The Chubb Brand Name: the company behind ACE Medicare Supplement is Chubb, the largest company we've ever represented with more than \$200 billion in assets



2023 Wellmark Blue Medicare Advantage (MAPD) & MedicareBlue RX (PDP)

Certifications are now live!

All Wellmark Blue Cross and Blue Shield (BCBS) agents servicing, marketing, or selling 2023 MedicareBlue Rx plans or Blue Medicare AdvantageSM plans must complete 2023 certification. To ensure that agents are compliant with guidelines from the Centers for Medicare & Medicaid Services (CMS), Wellmark BCBS is providing annual certification online through the Medicare Training and Certification Center.

The Medicare Training and Certification Center will house links to the Pinpoint Medicare Certification System and Wellmark BCBS product training for both MedicareBlue Rx and Blue Medicare AdvantageSM for easy accessibility and completion.

It's recommended that you view the site above in Chrome or Edge.

- Medicare Basics Training – If you have completed AHIP for 2023, you will want to upload a copy of your AHIP certificate. If you are not taking AHIP, you will need to complete

Some of the Lowest Rates In Every State: when we say competitive rates, we mean it. ACE has the lowest or second lowest rate in nearly every state.

Cash Bonuses to the End of the Year: ACE is offering a Fast Start bonus of \$300 for the first underwritten case and more rich bonuses after that through December 31, 2022

Admin by IAS: IAS does some of the best Medicare Supplement administration in the industry

If you have any questions, please reach out to Jenny at jenny@pipac.com or you may call 1.800.765.1710

your Medicare Basics Training through the PinPoint Global training site. The cost will be \$99.95.

- Complete the Product Training assigned to you and the FWA Training Attestation:
 - MedicareBlue Rx: There are two certification tracks – one for Individual MedicareBlue Rx and the other for Group MedicareBlue Rx. Agents may be assigned to one or both tracks.
 - Blue Medicare AdvantageSM: Training is state specific for Iowa, South Dakota, or both depending on the state(s) an agent is appointed. Agents will be assigned the Individual Blue Medicare AdvantageSM and/or the Group Blue Medicare AdvantageSM track for your appointed state(s). Please complete all courses assigned to you.

NOTE: All portions of training must be completed before you are certified to service, market or sell the 2023 MedicareBlue Rx product and Blue Medicare AdvantageSM product. Marketing for these new plans cannot take place prior to October 1st .

If you have any questions, please reach out to Carol, carol@pipac.com or Beth, beth@pipac.com or you may call the Individual Health Department at 1.800.765.1710



How to record & store calls for AEP: CMS Compliance Changes

New compliance rules and guidelines that apply to Medicare Advantage and Part D plans are coming. From new disclaimers to a call recording and 10-year storage requirement, these major changes will affect all independent insurance agents this AEP.

Here's everything you need to know about the upcoming CMS compliance changes, including solutions that will be baked right into MedicareCENTER.

Disclaimer: The information in this article is how we interpret the new CMS compliance rules and guidelines. If any more details or clarifications are made available, we will update you as soon as possible.

CMS rolled out a lot of compliance changes that apply to all plan enrollments with a 2023 effective date.

The changes that will affect you, the agent, the most include:

- You must record all calls with beneficiaries
- You must store these call recordings for 10 years
- You must provide a new disclaimer during sales calls, in emails or online chats, on your website, and on all marketing materials

Here's the disclaimer:

"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options."

When do I need to start complying?

Since AEP is the start of marketing for plan year 2023 enrollments, you should start adhering to the new CMS compliance changes beginning on **October 1, 2022**.

When do I provide the new disclaimer?

Within the first minute of any call with a beneficiary, you must verbally provide this new disclaimer (from above)

You must also provide the disclaimer in these other areas:

- Electronically when communicating with a beneficiary through email, online chat, or other electronic communication
- Prominently on your website
- Visually on all marketing materials that you develop, use, or distribute

When in doubt, include the disclaimer.

You are not required to use this disclaimer for in-person meetings with a beneficiary, if you only sell plans on behalf of one carrier, or if you truly sell all commercially available MA or PDPs in a given service area (very, very unlikely).

How do I record my calls?

We have great news for you — Integrity is building a call recording capability into MedicareCENTER. This convenient and easy-to-use call recording technology will be FREE for all Integrity partners and their downline independent agents and brokers.

How to Store Recorded Calls

Another huge responsibility is storing your recorded calls for the required 10 years. Where do you store them, and how do you know the storage solution is HIPAA compliant and secure?

Here's more great news — MedicareCENTER will have the capability to store call recordings for 10 years. If you choose to use a different call recording resource, make sure it provides you with 10-year access to all your call recordings.

*If you have any questions, please call
1.800.765.1710*

FOLLOW US



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800.765.1710

Fall CE Workshops

Rapid City

Wednesday, September 14, 2022

Hilton Garden Inn Rapid City
815 E. Mall Drive
Rapid City, SD 57701

Registration: 8:30 AM | Class: 9:00 AM - 12:00 PM

***Registration is 30 minutes prior to class time | 3 Hrs applied for in SD*

Registration Deadline is Wednesday, September 7, 2022



- Legislative Updates
- Small & Midsized Group Market
- Individual Marketplace
- Over 65 Market

Sioux Falls

Tuesday, September 27, 2022

Wellmark Blue Cross & Blue Shield Assembly Hall
1601 W. Madison Street
Sioux Falls, SD 57104

Registration: 12:30 PM | Class: 1:00 PM - 5:00 PM

***Registration is 30 minutes prior to class time | 4 Hrs applied for in SD & IA*

Registration Deadline is Tuesday, September 19, 2022



- Legislative Updates
- Small & Midsized Group Market
- Individual Marketplace
- Over 65 Market



- PIPAC Exclusive Med Supps
- MedicareCENTER

Cedar Falls

Tuesday, September 20, 2022

Hilton Garden Inn
7213 Nordic Drive
Cedar Falls, IA 50613

Registration: 8:30 AM | Class: 9:00 AM - 4:00 PM

***Registration is 30 minutes prior to class time*

Morning rolls and lunch provided

6 Hrs applied for in IA, SD, NE, IL, WI

Registration Deadline is Tuesday, September 13, 2022

Coralville

Wednesday, September 21, 2022

Radisson Hotel & Conference Center
1220 1st Avenue
Coralville, IA 52241



- Legislative Updates
- Small & Midsized Group Market
- Individual Marketplace
- Over 65 Market

Bettendorf

Thursday, September 22, 2022

Hilton Garden Inn
959 Middle Road
Bettendorf, IA 52722



- Why Medicare Advantage
- Trends & Plan Designs
- Small Group Market

Sioux City

Wednesday, September 28, 2022

Marriott South Sioux City Riverfront
385 East 4th Street
Sioux City, NE 68776



- PIPAC Exclusive Med Supps
- MedicareCENTER

Ankeny

Thursday, September 29, 2022

Courtyard by Marriott
2405 SE Creekview Drive
Ankeny, IA 50021

Visit www.pipac.com/FallCE to register OR contact Mackenzie by email (mackenzie@pipac.com), phone or fax (319-268-7133).