

IOWA MEDICAID CONTINUOUS COVERAGE REQUIREMENT IS ENDING AND WHAT IT MEANS FOR MEMBERS

Just a reminder that the Iowa Medicaid Continuous Coverage Requirement is ending, and we wanted to make sure you are aware of the changes that will impact our members.

Starting on April 1st, 2023, Iowa Medicaid will no longer require members to maintain continuous eligibility in order to remain enrolled in the program. This means that members who lose eligibility due to changes in income or other factors will be able to enroll in an ACA plan using the loss of coverage SEP, or into their group plan if eligible.

This change is a result of new federal regulations that allow states to simplify Medicaid eligibility and enrollment processes. Iowa Medicaid believes that this change will make it easier for members to maintain their health coverage and access the care they need when they need it.

As independent agents, you play an important role in helping your clients navigate the healthcare system. It is important to inform your Medicaid clients of this change and the impact it may have on their eligibility. You may want to remind your clients of the importance of keeping their income and residency information up-to-date to ensure they meet eligibility requirements.



Loss of Medicaid does not create a Guaranteed Issue right to enroll in a Medicare Supplement.

 Individual Health 800.765.1710  individualdept@pipac.com

Individual Department SPOTLIGHT



ABBEY started with PIPAC in August of 2018. Abbey is responsible for answering agent questions regarding product design, qualification and enrollment procedures that vary between different

insurance carriers. She also assists with processing of new applications, changes to policies and agent certification requirements data entry. In her free time Abbey likes to hang out with her family and read.



ANNUITYCARE II

- Turn cash non-qualified annuities from tax-deferred to TAX-FREE for LTC
- Up to 4x leveraging for ages 40 to 69
- True "monthly" LTC benefit versus "daily" amount for days of care
- Client Concierge assigned to claim time to work 1-on-1 with family
- A+ rated company (A.M. Best) with 95 Comdex score
- LTC rider Costs are not paid out of pocket, rather simply deducted from value on a monthly basis

Give us a call to find out how AnnuityCare II can help your clients!

 Life Dept. 800.765.1710  sales@pipac.com

April 2023

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5 Webinar Long-Term Care Solutions Spring Training Sioux City	6	7 PIPAC CLOSED
10 Webinar Allstate Med Supp	11	12	13	14
17	18	19 Webinar Income Annuities	20	21 LIVE FROM PIPAC
24	25	26	27	28

PIPAC News/Events

Small Group

5/1/2023 Effective Dates:

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

4/21/2023 Live From PIPAC 9:00 am

Get the latest news from our PIPAC experts on carrier and industry updates, product highlights, what's hot, system updates and upcoming classes!

Contact Mackenzie at mackenzie@pipac.com to sign up for this webinar or to find out more about upcoming classes and webinars!



4/5/2023 Long-Term Care Solutions 10:00 am

You want to live out the last days of your life as comfortably and with as much dignity as possible. Whether you prefer home health care or living in a nursing home, preparation can reduce the expense and burden of long-term care on your loved ones. Tim Vannoy from OneAmerica will discuss products and features that can help your clients prepare for possible long-term care expenses.

4/10/2023 Allstate Medicare Supplement 3:00 pm

As an independent agent, you know how important it is to offer your clients the best possible Medicare options to meet their unique needs. During the webinar, you will have the opportunity to learn about Allstate's Medicare Supplement product offerings. Our experienced representative, Andy Larson, will guide you through their product offerings and explain how they can benefit your clients. You will also have the opportunity to ask questions and receive personalized support.

4/19/2023 Income Annuities 10:00 am

This webinar will feature Troy Moon from Brokers International talking about income annuities and how they can benefit clients who want a regular income.

Contact Mackenzie at mackenzie@pipac.com to sign up for this webinar or to find out more about upcoming classes and webinars!

TIRED OF BROWSING FOR LIFE OPTIONS TO FIND THE PERFECT FIT FOR YOUR CLIENT?

Look no further! Our Top Picks booklet is designed to make your job easier and more successful than ever, a curated selection of the best life insurance products. Each product has been thoroughly checked and analyzed by our team of experts and our customers have complete confidence in our recommendations. It helps you increase sales and commissions while delivering top-notch products. Save time and effort by having the best options at your fingertips. It also allows us to demonstrate our expertise and professionalism by offering our clients only the very best. Sales strategies are designed to help you sell more effectively and efficiently. You have exclusive access. You can also get personal support from our team of experts who will answer your questions and guide you through the sales process.

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MultiDiscount
MedSupp plans from Allstate



ALLSTATE HAS THE MEDSUPP PRODUCT YOU'VE BEEN WAITING FOR.

Allstate Health Solutions is not the only carrier to offer MedSupp insurance, but you can't miss our exclusive savings package, MultiDiscount. Give your customers the kind of plans they can rely on for financial peace of mind, with discounts created just for them.

EXCLUSIVE MULTIDISCOUNT BENEFITS

Allstate has created an exclusive suite of discounts and upgrades that your customers will love and you will appreciate. Here's what your customers will enjoy from **Allstate's MultiDiscount**:

- Roommate discount - 7%
- Dual Applicant Discount - 10%
- Activity tracker discount - 5%
- Annual payment discount - 10%
- Dental discount: combine Allstate DVH with MedSupp and save 10% on Dental

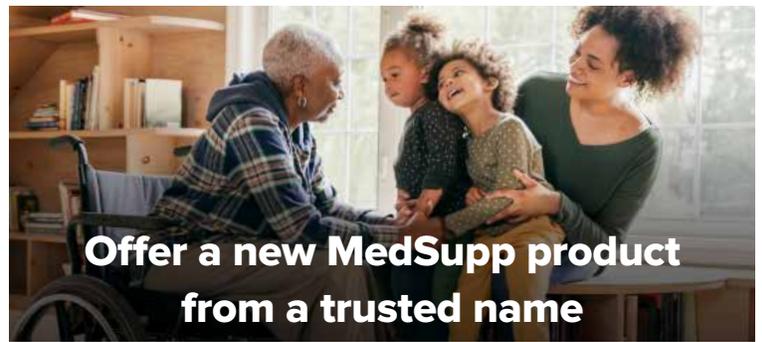
Plus, agents get support and resources to streamline enrollment and simplify their customers' process, saving time for everyone:

- Any-day effective date
- InstaDecision: no waiting, no paperwork to file, Instant ID cards
- Signature Options include: security questions, Electronic signature and voice signature
- Touchless application process for security and ease of enrollment

MEDSUPP PLANS OVERVIEW

Allstate's MedSupp Insurance plans offer options A, F, HDF, G and N. Our plans provide the industry-standard level of MedSupp benefits that you already expect.

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Offer a new MedSupp product from a trusted name

It's time to get contracted: Medicare Supplement insurance from Aflac

Aflac has been helping provide peace of mind and financial security for more than 65 years.

When it comes to Medicare Supplement insurance, selecting the right plan is important. Now you can offer your clients several Aflac Medicare Supplement plans from a name they already know and trust. These plans are underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and are available to PIPAC-contracted agents.

Clients benefit from coverage they can count on, plus a household discount is available in most states.

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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.

Get signed up today!

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AETNA MEDICARE SUPPLEMENT RATE ADJUSTMENT IN IOWA!

Individual Medicare Supplement policies (ACC/AHIC*) currently available in Iowa will have a rate adjustment effective March 1, 2023.

Rate Adjustments

New Business Guidelines for Medicare Supplement Rate Adjustments (Open Block) on Medicare Supplement plans underwritten by:

- Accendo Insurance Company (ACC), part of the CVS Health family of companies and Aetna affiliate
- Aetna Health and Life Insurance Company (AHLIC)
- Aetna Health Insurance Company (AHIC)
- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)

The date the applicant signs an application (application signature date) AND the policy effective date determine which rates to apply to your new business. Instructions on how to apply a rate change to NEW applications are provided in the table below.

All currently marketed Aetna Medicare Supplement plans offer a 12-month rate guarantee. For existing policyholders affected by a rate adjustment, the change will become effective on the policyholder's next policy anniversary date that occurs on or after the rate change effective date. Rate change notices are sent to existing policyholders in accordance to the state's policyholder notification period.

Please note that the Outline of Coverage on Aetna Quote and Enroll will not have the revised rates until approximately 30 days before the rate change goes into effect. You can access the revised Outline of Coverage in the table below.

		Percentage rate adjustment for plans						
Rate Change Effective date	CO	A	B	D	F	HF	G	N
3/1/23	ACC	9%	-	-	8%	-	9%	4%
4/1/23	AHIC	9%	9%	-	9%	-	9%	6%

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EARN POINTS GET CASH

- Earn 1 point for every dollar of target premium on individual life business submitted via paper application*
- Earn 1.5 points for every dollar of target premium on individual life business submitted via electronic application
- For every 10,000 points you earn \$500 cold hard cash
- Applications must be submitted from Jan. 1, 2023 to June 30, 2023
- Policies must be issued by Aug. 31, 2023
- Bonus to be paid by PIPAC by Sept. 15, 2023
- Exclusions *Does not include Worksite Premium

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The workforce is changing at a rapid pace – especially for small to mid-sized business owners. That’s why MetLife offers the widest range of employee benefits in the industry and are introducing Accident, Critical Illness, and Hospital Indemnity as supplemental health coverage for employers with as few as 10 employees. Combined with best-in-class Dental, Vision, Life, and other enhanced benefits, MetLife can help you build a benefits package that exceeds employees’ expectations. They make it easy to understand benefit options so that companies can focus on growing their business.

Competitive Options - Voluntary benefits give employees direct access to valuable coverage options without adding to the company’s total benefits budget.

Tailored Convenience - When a small business offers a wide range of coverage options, employees have the ability to tailor their packages.

Administration Made Easy - Combining multiple voluntary options from MetLife can help streamline the implementation and ongoing administration processes.

Benefits can help business owners attract and retain today’s top

69% of employees say that having their employer offer a wider array of non-medical benefits would make them more loyal to their employer.

86% of employees who are reportedly satisfied with their benefits are also satisfied with their jobs.

 **Group Health**
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GeoBlue

VOYAGER CHOICE PLAN

Plan Details:

- Ideal for international leisure, missionary or business travel.
- Coverage of COVID-19 testing and treatment. †
- Post-departure trip interruption transportation benefit up to \$1,000*.
- Quarantine benefits up to \$50 per day, for 10 days*.
- Choice of varying medical limits and deductibles.
- For trips outside the U.S. up to 6 months for ages 95 and younger*.
- Covers pre-existing conditions for medical services and medical evacuation, for individuals with a current U.S. health plan.
- Requires a primary health plan; however, the primary plan does not need to be a Blue Cross and/ or Blue Shield medical plan in order to be eligible.

Plan Distinctions:

- 24/7 Phone, Web, Mobile and Telemedicine Support.
- Medical, Evacuation, Mental Health, RX, AD&D.
- No hospital pre-certification penalty.
- Voyager Choice is the most popular and comprehensive plan.

*Benefits and Eligibility vary for South Dakota residents.
† Testing that is not medically necessary or is required as a prerequisite for work, school or entry into country is not covered.

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ACE Medicare Supplement

AGENT INCENTIVE!

April 1, 2023 - June 30, 2023, is your time to take advantage of this exciting incentive for selling ACE Med Supp.

Applications/Contracts	Status
After reaching 5 issued apps	Qualified for bonus
Each underwritten case	\$250
Each open enrollment case	\$25

Benefits include:

- Household premium discount may be available for eligible applicants
- Competitive rates - get great value and friendly service
- No waiting period for preexisting conditions - clients are covered once enrolled!

Don't miss out on this great incentive program!

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