

Individual Department SPOTLIGHT



CHEYANNE started with PIPAC in May of 2023 as an Individual Health Specialist. Cheyanne is committed to assisting independent agents at every step of their journey, from

troubleshooting and addressing inquiries to providing valuable provider information and comprehensive insurance services. Outside of work Cheyanne enjoys hanging out with family and friends, traveling, concerts, and sporting events. Some of her favorite hobbies include reading, cooking, and re-watching the same tv shows.



GREG MOTIVATOR OF THE MONTH

“Try, try, try, and keep on trying is the rule that must be followed to become an expert in anything.”

-W. Clement Stone

PIPAC.COM



ADDITIONAL COMPENSATION PROGRAM

For agents with groups who currently have a carrier that may be exiting the group health insurance market.

Agents have advised us that some of their customers are concerned that their current carrier may be exiting the group health insurance market. UnitedHealthcare is prepared to assist agents who, in direct response to customer request, move their concerned customers to UnitedHealthcare or UnitedHealthcare subsidiary fully insured, level-funded and self-funded group medical products. A one-time additional compensation payment per enrolled employee will be made to agents who enroll such customers with UnitedHealthcare or UnitedHealthcare subsidiaries from April 1, 2024, through, Dec. 31, 2024, according to the following table:

BONUS FOR EACH FULLY INSURED AND LEVEL-FUNDED ENROLLED EMPLOYEE	BONUS FOR EACH SELF-FUNDED ENROLLED EMPLOYEE
\$60	\$20

Groups eligible for the additional compensation are medical groups with up to 3,000 eligible employees in eligible states that move directly from a carrier that may be exiting the group medical insurance market to UnitedHealthcare or UnitedHealthcare subsidiary fully insured, level-funded or self-funded group medical products with effective dates from April 1, 2024, through Dec. 31, 2024. The additional compensation will be paid based on the Dec. 31, 2024, enrolled employee count of the eligible groups.

Contact Casey Hoffert if you have any questions!
casey@pipac.com | 319-268-7116



SPRING FORWARD

Sunday, March 10th, 2024
+1 Hour Forward!

800.765.1710

March 2024

Monday	Tuesday	Wednesday	Thursday	Friday
26	27	28	29	1
4	5 Allstate MedSup Webinar	6 How to Present HI Webinar How to Present STC Webinar	7 Mastering the Mystery of Med Sups Webinar Part One NEW	8 LIVE FROM PIPAC
11	12 BI MYGA Vs. Fixed Index Webinar	13 Med Sup Webinar ACE Humana	14	15
18	19 Med Sup Webinar WoodmenLife How to Present STC Webinar	20 Med Sup Webinar Wellable Aflac	21 Mastering the Mystery of Med Sups Webinar Part One NEW	22 LIVE FROM PIPAC
25	26 Med Sup Webinar ABL	27 Client Needs Assessment Webinar	28 Mastering the Mystery of Med Sups Webinar Part Two NEW	29 PIPAC Closed

PIPAC News/Events

Small Group

4/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Friday March 15th. All 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.



3/08/2024 9:00 am

3/22/2024 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 Jennifer Wahl at

jwahl@pipac.com

to sign up for these webinars!



Allstate Medicare Supplement

Tuesday, March 5th at 11:00 am

How to Present STC

Wednesday, March 6th at 12:00 pm

Mastering the Mystery of Med Sups Webinar Part One **NEW**

Thursday, March 7th at 10:00 am

BI MYGA vs Fixed Index

Tuesday, March 12th at 10:00 am

Mastering the Mystery of Med Sups Webinar Part Two **NEW**

Tuesday, March 12th at 10:00 am

Contact Jennifer at jwahl@pipac.com to sign up for these webinars or to find out more about upcoming classes and webinars!

Medicare **||** CENTER

Mobile App
Making agents' lives easier, one update at a time!



BOOST YOUR SUCCESS TODAY!

MedicareCENTER's Mobile App makes it easy for on-the-go agents to boost their success! With access to all the same features from MedicareCENTER.com, plus mobile-exclusive push notifications and video chat, agents can easily serve clients from anywhere, anytime. Download or update the MedicareCENTER Mobile App today to take advantage of all the FREE solutions available only to Integrity agents!

For questions or more info, contact Kenny, our Agency Tech Coordinator!



319.268.7104



kenny@pipac.com

TOOLS AND RESOURCES EXPERT

Who is our tools and resources expert?

Kenny Bruington is the Agency Tech Coordinator at PIPAC. This role includes a diverse range of responsibilities, centered around facilitating effective on-boarding of independent agents to the available online platforms and tools for health and life sales.



Tools & Resources he works with:

- MedicareCENTER
- PlanEnroll
- CSG
- IXN App
- PIPAC Website
- Business Builder
- LeadCENTER
- EASE

Have Questions or want to learn more on how Kenny can help you? Contact him today!

319.268.7104 kenny@pipac.com

ONLINE NEWSLETTER!

The Newsletter is now available online!



Want to access present and past PIPAC monthly newsletters?

Scan the QR above or check out the PIPAC website!

www.pipac.com/newsletter

FOLLOW US



PIPAC.COM

800.765.1710



MEDICARE

OPEN ENROLLMENT PERIOD (OEP) IS HERE!

JANUARY 1ST – MARCH 31ST

- Open Enrollment for Medicare Advantage plans runs from January 1st, up through March 31st, for effective dates of February 1st to April 1st.
- Open Enrollment Period (OEP) is only available for beneficiaries who are currently enrolled in a Medicare Advantage plan. This is not an enrollment period for a beneficiary to enroll in a Medicare Advantage plan for the first time.
- The same submission rules apply – paper applications must be submitted to the carrier within 48 hours of client signature. Applications can also be entered online thru the carrier website.

Changes that can be made for the Medicare Advantage Open Enrollment Period (OEP)

- Beneficiaries can switch from one Medicare Advantage plan to another Medicare Advantage plan.
- Beneficiaries can make a one-time election to drop their Medicare Advantage plan and return to Original Medicare – Part A and B. With this change, beneficiaries can sign up for a stand-alone Medicare Part D Prescription Drug Plan. Usually a Medicare Advantage Plan includes drug coverage and once signed up for a Part D Prescription Drug Plan, it will drop the beneficiary from the Medicare Advantage Plan and return them to Original Medicare Part A and B. New coverage will start the first of the month following the month that the change was made. They can then enroll in a Medicare Supplement plan. In some cases, they may have to answer health questions to qualify.
- OEP is not a valid enrollment period for Medicare Cost Plans nor is it a valid enrollment period for someone to change stand-alone Prescription Drug plans.

Individual Health 800.765.1710 individualdept@pipac.com



United Healthcare

Special Election Periods are Available to use today!

SEP - Declared Disaster/Emergency

FEMA has declared a weather-related emergency or major disaster in our area. This means Medicare beneficiaries residing in the affected area may be eligible for a Special Election Period (SEP).

- For paper, use the SEP election type code & write in Weather Related Emergency
- For LEAN, please select the SEP Declared Disaster/Emergency reason code.

Declaration Name	County	SEP Eff. Date	SEP Term. Date
Iowa - Avian Influenza	Buena Vista, Clay, Hamilton, Kossuth, Pocahontas	10/19/2023	2/28/2024
Iowa - Avian Influenza	Sioux, Taylor	10/19/2023	3/31/2024
Iowa - Petroleum	Statewide	1/20/2024	4/30/2024
Illinois - Asylum Seekers	Statewide	1/5/2024	4/30/2024

 **Individual Health**
800.765.1710  individualdept@pipac.com



CAA REPORT!

Group Health carriers have issued the CMS CAA report to be completed.

Each carrier has a different deadline on when their CAA reports are due. Wellmark's CAA reports are due by April 30th. The CAA report is mandatory for all groups to complete.

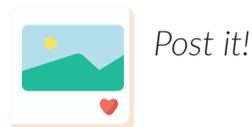
Please reach out to PIPAC's Group Department if you have any questions!

 **Group Health**
800.765.1710  SGsales@pipac.com
LGsales@pipac.com



Almost every aspect of our lives is influenced by social media. Insurance is no different. Statistics show that agents engaged in social media are outselling their peers who aren't. PIPAC has created images for you as an agent to use. Be on the look out for new content regularly!

SO EASY TO USE!



COVER ALL YOUR BASES WITH PIPAC



3 CE Credits
Applied For!

SPRING CECs 2024

MAKE SURE ALL YOUR BASES ARE COVERED THIS SPRING!

Join us as we discuss:

- Medicare Supplements - *their fit, & solutions*
- Alternative Group Solutions - *including Level Funded & ICHRA*
- Fixed Indexed Annuities - *how they work & where they fit*



SCAN TO SIGN UP!

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

TUESDAY, APRIL 9TH

Sioux Falls
Sheraton Sioux Falls & Convention Center
1211 N West Ave,
Sioux Falls, SD 57104

WEDNESDAY, APRIL 10TH

Sioux City
South Sioux City Marriott Riverfront
385 E 4th St,
South Sioux City, NE 68776

MONDAY, APRIL 15TH

Cedar Rapids
Hilton Garden Inn
4640 North River Blvd NE,
Cedar Rapids, IA 52411

TUESDAY, APRIL 16TH

Bettendorf
Hilton Garden Inn
959 Middle Road,
Bettendorf, IA 52722

WEDNESDAY, APRIL 17TH

Ankeny
Courtyard by Marriott
2405 SE Creekview Dr,
Ankeny, IA 50021

THURSDAY, APRIL 18TH

Cedar Falls
Hilton Garden Inn
7213 Nordic Drive,
Cedar Falls, IA 50613

Contact Jennifer Wahl if you have any questions! Or sign up by scanning the QR code!

jwahl@pipac.com | 319-268-7123



Health & Life Insurance Brokerage

1304 Technology Pkwy, Ste 200
Cedar Falls, IA 50613
www.pipac.com

PIPAC STAFF – Your Health and Life Insurance Experts

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