

# November 2024

## PIPAC News/Events

Monday	Tuesday	Wednesday	Thursday	Friday
28	29	30	31	1 
4	5 Plan N for the Win Webinar	6 Mastering the Mystery of Med Sups Webinar	7 Med Sup Webinar ACE	8 
11	12 Med Sup Webinar Humana	13 Med Sup Webinar Manhattan Life	14 Med Sup Webinar Cigna	15 
18	19 Med Sup Webinar WoodmenLife	20 Mastering the Mystery of Med Sups Webinar	21 Client Needs Assessment Webinar	22 
25	26 Med Sup Webinar ABL	27	28 <b>PIPAC Closed</b>	29 <b>PIPAC Closed</b>

### Small Group

12/1/2024 Effective Dates:

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



**Live from PIPAC will be held every Friday at 9:00 am through 12/6**

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 at [jwahl@pipac.com](mailto:jwahl@pipac.com) to sign up for these webinars!

## Medicare AEP Submission Reminders!

As we enter the start of Annual Enrollment (AEP), which runs from October 15th through December 7th. We want to pass along some application submission reminders.

**All MAPD and PDP applications must be submitted to the carrier within 24 hours of signature date.**

Carrier	Submission	Fax
<b>Aetna (MAPD)</b>	Applications can be done online thru the Ascend and Think Agent app or applications can be faxed.	1-866-756-5514
<b>SilverScript (PDP)</b>	Paper applications do need to be entered online. Access the SilverScript portal by logging into <b>Producer World</b> . After they have been entered, they either need to be emailed to <b>SilverScript</b> or faxed.	1-866-552-6205
<b>Wellmark (MAPD)</b>	Applications can be entered online in the quote, enroll, and renew box on the <b>Producer Connection page</b> or can be faxed.	1-855-213-5184
<b>MedicareBlue Rx (PDP)</b>	Applications can be entered online at <b>Medicare Solutions</b> or can be faxed.	1-855-874-4702
<b>UnitedHealthcare (MAPD &amp; PDP)</b>	Applications can be done online through the <b>LEAN program</b> at or can be faxed.	1-888-950-1170
<b>Wellcare (PDP)</b>	Applications can be faxed.	1-866-388-1521
<b>MercyOne (MAPD)</b>	Application can be done online through the MercyOne portal or faxed	1-614-234-8622

Contact the Individual Department if you have any questions!



Individual Health  
800.765.1710



[individualdept@pipac.com](mailto:individualdept@pipac.com)

## What is Sales Assist?

Our Sales Assist structure simplifies the sales process for you. We've broken down your involvement in the sale to two steps:

- 1** Pass on a lead to your PIPAC sales contact
  - Our team will meet with your client and shop the market
  - We complete and submit the applications
  - We keep you informed throughout the sale
- 2** Get paid 50%\* normal broker commission

*If you choose Sales Assist, you still have access to all of the tools, resources and benefits PIPAC provides. You can choose to work Sales Assist on a case-by-case basis, your client remains your client in all other markets.*

## Sales Assist

### Carrier Contracting

- No contract necessary

### Underwriting

- PIPAC works with underwriting and holds clients meetings

### Education & Training

- No product training necessary

### Applications

- PIPAC writes and submits applications

### Quoting

- PIPAC quotes products and shops the market

### E&O Coverage

- No E&O coverage required

**Individual U65, Medicare Supplement, Group Health,  
Ancillary, Life, Annuities, LTC, & Disability**

*50% of new and renewal commission for the life of the policy*

### **\*Medicare Advantage**

*Will pay the one time CMS maximum allowable amount for MAPD referrals*

# Aflac® Final Expense

## Give your clients one less thing to worry about!

While the majority of end-of-life medical care is paid by Medicare and other insurance or government programs, the median cost for a funeral is \$7,848 – a cost not covered by Medicare.<sup>1</sup> Despite Medicare or private insurance coverage, elderly households may still face considerable financial risk from out-of-pocket health care expenses at the end of life. You can help provide your clients added peace of mind from a name they know and count on every day – Aflac. Customers and their families rely on Aflac to help provide an additional layer of financial protection. Final expense insurance from Aflac offers:

- Straightforward eligibility determined by answers to a few medical questions.
- Flexible coverage amounts to help meet policyholder needs.
- Guaranteed level premiums with payments that match client's Social Security deposit schedule.
- Strong commission levels that are competitive and appealing.

**Take this opportunity to offer Aflac final expense to your clients!**

To learn more, call Life Department today!



## PIPAC WEBSITE UPDATE

Due to compliance issues, the PIPAC website will no longer host documents, but rather links to those carrier websites. We understand this will be a big change for many and we appreciate your understanding during this transition.



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!

**FOLLOW US**



**PIPAC.COM**

**800.765.1710**

# Shoppers Tags: Prioritize Clients with Plan Changes

Ask Integrity™ Shoppers prioritizes which clients need your help the most—making your next steps easier and more efficient. Shoppers, which is powered by client and carrier data, automatically generates lists that show which clients are most likely to be shopping for a plan.

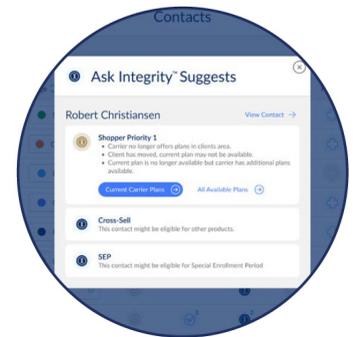
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## Identify Clients Most Likely to Shop for a Plan

- Ask Integrity Shoppers identifies clients with up-to-date profile information
- Carrier data is added (when available) to identify clients with upcoming plan changes
- Clients are assigned a priority level based on their likelihood to shop
- Ask Integrity Shoppers can also suggest plans from their same carrier if the client is brand loyal

## Prioritize Outreach and Protect Your Current Book of Business

- Shoppers helps you stay organized with insight into client plan disruptions
- Client Management's Client Connect feature gives you the power to contact clients directly
- Use Client Connect templates to easily and compliantly reach out to your Shopper list



## Shopper Priority Levels

### **Shopper Priority 1** — Major Coverage Changes

Carrier no longer offers the specific plan, or client has moved and current plan is not available

### **Shopper Priority 2** — Network or Rx Changes

Client's plan may be losing a provider or medication or pharmacy coverage

### **Shopper Priority 3** — Benefit Changes

Client's premiums increased, benefits decreased or plans with improved benefits may be available

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Ask Integrity™ Shoppers makes it easy for you to identify clients likely to shop for a new plan, saving you time and effort this AEP!

**If you have questions or would like more information, please contact  
Kenny Bruington, our Agent Technology Coordinator,  
at [kenny@pipac.com](mailto:kenny@pipac.com) or 319-268-7104**



Health & Life Insurance Brokerage

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### Sales

### Agent Relations

## Group Department SPOTLIGHT



**JAN** started with PIPAC in November of 2014 as the Large Group Health Specialist. Jan focuses on large groups and is responsible for screening applications

and forms necessary to obtain final health quotes from all carriers. She also processes renewals on groups of 51+ members. Jan likes to take day trips around Iowa as well as gardening and reading. She loves to watch pro football and support the Steelers!

### GREG MOTIVATOR OF THE MONTH



“Success is achieved and maintained by those who try and keep trying, for there is nothing to lose by trying and a great deal to gain if successful.”

-W. Clement Stone

# G.E.M

*Going the Extra Mile*

Nominate PIPAC employees for a GEM!

### *Criteria For Nominating:*

A GEM can be something random, unexpected or over the top! A GEM can be Positively Outrageous Service that is out of proportion to the circumstance! A GEM can be coming up with a solution that solves a problem! A GEM can be someone portraying an example of the “Yes I/We Can” attitude! A GEM can be tied to one of Integrity’s 5 Core Values: Integrity, Family, Service, Respect, or Partnership

Scan the QR below or email Jennifer at [jwahl@pipac.com](mailto:jwahl@pipac.com) to submit a GEM!

