

Monthly Update

www.pipac.com

Iowa & South Dakota • February 2021



Are you offering EGRP?

Employer Group Retiree Program, otherwise referred to as EGRP, is available to Medicare age retirees as an alternative that can come at no cost to the employer!

There are four programs available, including the most popular Program F, with benefits nearly identical to Medicare Supplement Plan F.

Not only is this a great opportunity for retired employees, the eligibility extends to spouses as well. All you need is a group of 1 – as long as they are a valid group per Wellmark's guidelines.

The group does NOT have to offer Wellmark group coverage to implement this program. Even if you aren't their agent of record, you can still offer them EGRP.

EGRP offers composite rates for all members and offers different billing options including direct bill to the client or a list bill to the group.

This program is perfect for agents who currently work in the small group or Medicare markets! PIPAC is here to help guide you through the sales process every step of the way.

Contact the PIPAC Group Department today for more information and request a quote!

Individual Marketplace 1095-A Tax Forms Are Now Available

Anyone enrolled in a Marketplace plan in 2020 will get a 1095-A tax form. Forms should be received by mail no later than mid-February, but can be accessed now through either Healthcare.gov or, if you utilize HealthSherpa, through your HealthSherpa account. Marketplace enrollees will need this form to file their 2020 taxes. If enrollees do not reconcile tax credits received for 2020, they could lose tax credits they are receiving for Plan Year 2021.

Please contact Nancy at nancy@pipac.com or Abbey at abbey@pipac.com, or the Individual Health Department at 319-277-8541.

Take the Lead with PIPAC's FREE Medicare Supplement Lead Program!

Leads for July through December 2021 are ready to order!

...Continued inside

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, 2021.

...Continued inside

FEBRUARY 2021

Monday	Tuesday	Wednesday	Thursday	Friday
1	2	3	4	5 
8	9 Groundhog Day	10	11	12
15 Annuity Webinar Small Group Deadline	16	17 Presidents' Day	18	19 
22	23 EGRP Webinar	24	25 Worksite Webinar	26
1	2	3	4	5

PIPAC News/Events

SMALL GROUP DEADLINES

Small Group

3/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Monday, February 15. COMPLETED PAPERWORK MUST BE SUBMITTED BY 3:00pm** to ensure processing.

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

PIPAC WEBINARS

LIVE FROM PIPAC, IT'S FRIDAY MORNING
at 9:00 am CT

**Friday,
February 5th**

**Friday,
February 19th**

Contact Sidney at sidney@pipac.com to sign up for this webinar or to find out more about upcoming Facts and Snacks!

Take the Lead with PIPAC's FREE Medicare Supplement Lead Program!

Leads for July through December 2021 are ready to order!

Take advantage of PIPAC's leads program today by completing and submitting the order form. You can get a form by going to www.pipac.com/leads or by emailing supplies@pipac.com!

Don't forget to specify how you'd like to receive your leads!

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. You may order as many counties as desired.

Please contact Carol at Carol@pipac.com or Beth at Beth@pipac.com with any Medicare questions.



PIPAC is starting the year off strong with our Facts & Snacks series of webinars starting up right away! See topics and times below! If you'd like to sign up, contact Sidney at sidney@pipac.com!

Annuities

Monday, February 15 • 9am

EGRP

Tuesday, February 23 • 9am
1 CE credit Applied For

Worksite

Thursday, February 25 • 9am

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, 2021.

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 & 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 following table.

State		IA	IA	
CO		ACC	AHIC	
Rate Chg Effective Date		03/01/2021	03/01/2021	
Rate Guide		ACCMS06013IA	AHCMS05148IA	
Policyholder Notification		30 Days	30 Days	
When to apply the NEW rates to your New Business	As we transition to the new rates, continue to use the old (existing) rates UNLESS the application meets the condition listed below	If the application signature date is on or after	02/01/2021	02/01/2021
		And the policy effective date is on or after	03/01/2021	03/01/2021
		Then, use the NEW rates as provided in the OOC	ACCMS05318IA	AHCMS04867IA
Percentage rate adjustment for plans		A	5%	8%
		B	-	8%
		D	-	-
		F	5%	2%
		HF	-	-
		G	5%	8%
		N	5%	4%

*A cut-off date (based on the application signature date) does not apply to rate decreases. The lower rates will be applied to any pending or issued policy that carries an effective date on or after the effective date of the rate change.

New Rate guides and Outline of Coverage for both the Accendo and the Aetna Health Medicare Supplement are also available for download on the PIPAC website at www.pipac.com or on the Aetna Senior Supplemental website at www.aetnaseniorproducts.com.

Please contact Carol at carol@pipac.com or Beth at beth@pipac.com with any questions. Or you may call the Individual Health Department at 319-277-8541.



PIPAC's 2021 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 Josie at 800-765-1710 or email her at josie@pipac.com



Health & Life Insurance Brokerage

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

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
CEDAR FALLS, IA
PERMIT NO. 75

PIPAC STAFF – *The Health Insurance Experts*



Beth Marcellus
Individual Health
Manager
319-268-7103
beth@pipac.com



Nancy Huebner
Individual Health
Under 65
319-268-7126
nancy@pipac.com



Carol Blythe
Individual Medicare
Specialist
319-268-7125
carol@pipac.com



Abbey Hatton
Individual Health
Under 65
319-268-7127
abbey@pipac.com



Amber Piper
Group Department
Manager
319-268-7108
amber@pipac.com



Erin Wentzien
Group Health
Specialist
319-268-7107
erin@pipac.com



Scott Kipp
Operations
Manager
319-268-7128
scott@pipac.com



Sherry Saul
Commissions
319-268-7124
sherry@pipac.com



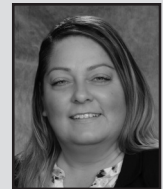
Josie Petersen
Agent Relations
319-268-7111
josie@pipac.com



Jenny Anderson
Contracting &
Licensing
319-268-7121
jenny@pipac.com



Jan Evert
Large Group Account
Manager
319-268-7117
jan@pipac.com



Heather Klein
Group Health
Specialist
319-268-7104
heather@pipac.com