



PIPAC™

Health & Life Insurance Brokerage

MONTHLY UPDATE

www.pipac.com

Iowa & South Dakota • January 2021

Medicare Advantage Open Enrollment Period (OEP) for 2021 Started January 1st

- Open Enrollment for Medicare Advantage plans runs from January 1, 2021 up through March 31, 2021, 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.
- 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.

If you have any questions, please contact Carol at carol@pipac.com or Beth at beth@pipac.com or call the PIPAC Individual Health Department at 319-277-8541.

HealthiestYou

With HealthiestYou your clients can receive a consultation with a general practice doctor 24 hours a day, 7 days a week over the phone or via the mobile app¹. Using HealthiestYou could help save your clients TIME and MONEY. No more sitting around in waiting rooms. And best of all, there is no additional cost to consult with a general practice doctor.

...Continued inside

ACA INDIVIDUAL MARKET:

Special Enrollment Period

(SEP)

Your clients are no longer able to enroll in individual and family health insurance until the next Open Enrollment Period, unless they have a life event that qualifies them for a Special Enrollment Period (SEP).

...Continued inside

Wellmark Plan Limits

Plan limits and reminders for new and existing groups.

...Continued inside

COVID Vaccine: Is It Covered?

How will Americans pay for the vaccine?

...Continued inside

JANUARY 2021

Monday	Tuesday	Wednesday	Thursday	Friday
27	28	29	30	1 New Years Day
4	5	6	7	8 
11	12 Ethics Webinar	13	14	15 Small Group Deadline
18	19 UHOne Short Term Webinar	20	21 National General Short Term Webinar	22 
25	26	27	28 Final Expense Webinar	29

PIPAC News/Events

SMALL GROUP DEADLINES

Small Group

2/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Friday, January 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

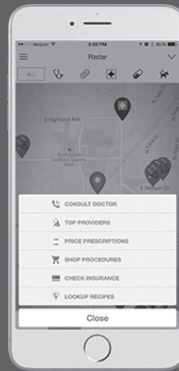
Friday,
January 8th

Friday,
January 22nd

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



With HealthiestYou your clients can receive a consultation with a general practice doctor 24 hours a day, 7 days a week over the phone or via the mobile app¹. Using HealthiestYou could help save your clients TIME and MONEY. No more sitting around in waiting rooms. And best of all, there is no additional cost to consult with a general practice doctor.



HealthiestYou is a great ancillary product to offer your clients. It pairs well with Short-term plans, Group plans, and Individual Health plans. It will save your clients time and money by giving them unlimited, on-the-go access to health care professionals via Virtual Care for one low monthly fee.

If you have any questions, please contact Abbey at abbey@pipac.com or Nancy at nancy@pipac.com.

TOP 9 PHYSICIAN CONSULTS

Allergies, Bronchitis, Earache, Sore Throat, Sinusitis, Pink Eye, Strep Throat, Respiratory Infection and Urinary Tract Infection.



24x7x365 DOCTOR ACCESS

Your clients can call HealthiestYou! Their physician network can diagnose, treat, and prescribe with no consult fees.²



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!

Short Term UnitedHealthOne & Healthiest You

Tuesday, January 19 • 9am

1 CE credit Applied For

Short Term Insurance National General

Thursday, January 21 • 9am

1 CE credit Applied For

Final Expense Solutions

Thursday, January 28 • 9am

¹Data rates may apply.

²Participants will need to complete a comprehensive medical history disclosure and Patient Consent and Release Form.

ACA INDIVIDUAL MARKET: Special Enrollment Period (SEP)

Your clients are no longer able to enroll in individual and family health insurance until the next Open Enrollment Period, unless they have a life event that qualifies them for a Special Enrollment Period (SEP).

COMMON QUALIFYING LIFE EVENTS THAT TRIGGER A NEED FOR AN SEP:

- Birth or adoption of a child
- Addition of foster child or stepchild
- Dependent turning age 26
- Marriage, including common law
- Divorce/dissolution
- Termination of employment or reduction in hours
- Return from military service

WELLMARK & MEDICA INDIVIDUAL U65 PLANS

Please note: For existing clients, they must notify Wellmark or Medica via healthcare.gov within 60 days of the event. For new clients they will need to create an account on healthcare.gov to initiate the SEP enrollment.

If you have any questions about SEPs and qualifying life events, please contact PIPAC at 800-765-1710.

WELLMARK INDIVIDUAL U65 for GF/GM ONLY PLANS

PLEASE NOTE: For most qualifying life events, your client must make the change to their current coverage within 60 days of when the event occurs. If Wellmark does not receive the required forms within the specified time frame, the form will be returned and your client will not be eligible for coverage until the next Open Enrollment or when a new qualifying life event occurs.

Forms that need to be completed for SEPs are:

1. Contract Change Form
2. Supporting documentation if required

Wellmark Plan Limits

This will still affect renewals going forward- look below to see how many plans each group can offer for that plan year.

They will not be able to auto renew or passively renew in BlueSource, they will need to be processed in BlueSource.

NEW GROUPS

BlueSource is not limiting the plans like it should in the system. If you choose more than the allowed, then the group will be pended, and Wellmark will ask for them to be revised.

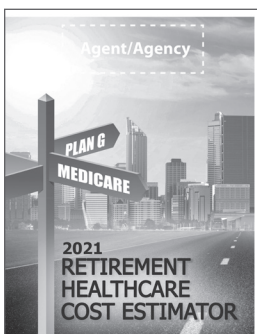
REMINDER:

- 1-2 Employees – 1 Plan
- 3-9 Employees – 2 Plans
- 10+ Employees – 3 Plans

COVID Vaccine Is it covered?

The federal government is intending to pay for the initial doses of the vaccine for Americans – however that would not cover the administration of the vaccine.

Wellmark, UHC, AETNA- Will cover the full cost of the administration of the vaccine.



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



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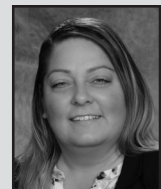
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