

# Monthly Update

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Iowa & South Dakota • July 2021

## 2022 Medicare Certification for Medicare Advantage and PDP Plans

### AHIP and the carriers are ahead of the game this year!

AHIP is available now; but, if not taken through a carrier portal, it will cost \$175.00.

Aetna and SilverScript (AHIP is required) are available as of June 29th. Both the Aetna and SilverScript can be taken through the same training portal. AHIP will cost \$125.00 if taken through Aetna (so long as you are contracted with Aetna).

UHC Medicare became available as of June 28. AHIP is NOT required, but if you do take AHIP first you can transfer AHIP credit over to satisfy some of the UHC Training modules.

WellCare/Centene AHIP is required and can be completed now. The product training is not available yet. We will provide more information on this as soon as it is available.

MedicareBlue Rx does not require AHIP but credit can be transferred if AHIP is taken. Note: if you are ONLY taking the MedicareBlue Rx through PinPoint Global, cost will be \$90.00.

Please contact Carol at [carol@pipac.com](mailto:carol@pipac.com), Beth at [beth@pipac.com](mailto:beth@pipac.com) or the Individual Department at 319-277-8541, with any questions or concerns.

## National General – Rate Decrease

- 10% rate decrease for new business effective June 1st
- For groups currently enrolled in Nat Gen level-funded plans, renewals will be positively impacted
- Available in MOST of Iowa

## Mark Your Calendar for 2022 FFM Registration and Training

Due to the 2021 Special Enrollment Period (SEP) that is currently available until August 15, 2021, the Centers for Medicare and Medicaid Services (CMS) has determined that plan year 2022 Federally-Facilitated Marketplace (FFM) registration and training will be available to agents and brokers after the SEP has ended on August 15, 2021.

CMS will provide additional guidance and outreach at a future date with more details around when plan year 2022 registration and training will “Go Live.”

PIPAC will email the details out once they have been released.

Please reach out to Nancy at [nancy@pipac.com](mailto:nancy@pipac.com), Abbey at [abbey@pipac.com](mailto:abbey@pipac.com), or call the Individual Health Department at 319-277-8541 with any questions.

### Wellmark Updates

- Small Group ACA Renewal Process Update
- Communication Sent to Groups about COBRA & ARPA
- COVID 19 expirations/extensions effective 7/1/21

...Continued inside

### 2022 Wellmark Individual and Family Plan Increase Filing

Wellmark Blue Cross and Blue Shield has filed proposed average base rate increases for their individual and family plans (IFP) with the Iowa and South Dakota Insurance Divisions

...Continued inside

# JULY 2021

Monday	Tuesday	Wednesday	Thursday	Friday
28	29	30	1	2
5	6	7	8	9 
PIPAC Closed				
12	13	14	15 Small Group Deadline	16
19	20	21	22	23 
26	27	28	29	30

## PIPAC News/Events

### SMALL GROUP DEADLINES

#### Small Group

8/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Thursday, July 15. 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, IT'S FRIDAY MORNING

at 9:00 am CT

Friday,  
July 9th

Friday,  
July 23rd

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

## Wellmark Updates

### Small Group ACA Renewal Process Update

Beginning June 11, After the DocuSign is completed by the group the Renewal will automatically be submitted to Wellmark.

### Communication Sent to Groups about COBRA & ARPA

- Wellmark has sent letters to each group in IA & SD
- Small groups received a letter asking them to determine whether they are defined as a COBRA group or State Continuation
  - Depending on what the group's arrangement is (COBRA, State Continuation), different steps were asked to be completed
- Groups 51+ who do not have COBRA services through Wellmark received a letter outlining the COBRA/ARPA provisions and what action they must take to comply with the new rules

### COVID 19 expirations/ extensions effective 7/1/21

#### COVID 19 Tests & Related Services

- Will continue to be \$0 Cost Share

#### COVID 19 Vaccines & Vaccine Administration

- Government pays for vaccine & Wellmark will continue to pay for administration.

#### In-network, inpatient COVID 19 related treatment

- Will remain at standard plan benefit coverage that may have cost shares for the member.

# 2022 Wellmark Individual and Family Plan Rate Increase Filing

Please contact the Individual Health Department with any questions at 319-277-8541.

## Iowa

Wellmark Blue Cross and Blue Shield has filed proposed average base rate increases for their individual and family plans (IFP) with the Iowa Insurance Division (IID). IFP plans make up a small portion of Wellmark's total business in Iowa – about 4.5 percent. Our IFP population consists of:

- Grandfathered (GF) members: plans bought before March 23, 2010
- Grandmothered (GM) members: pre-ACA plans purchased between March 23, 2010 and Jan. 1, 2014
- Affordable Care Act (ACA) members: ACA plans bought between Jan. 1, 2014 and today

### 2022 proposed average base rate changes and rate hearing notices

The 2022 proposed base rate changes vary by plan type. If approved by the IID, all IFP rates will take effect Jan. 1, 2022. Wellmark members who receive the notice can give their feedback to the Iowa Insurance Commissioner at the rate hearing on Aug. 28, 2021.

Plan Type	2022 Proposed Average Base Rate Increase	Rate Hearing?
Wellmark Health Plan of Iowa (GA)	0.0%	No
Wellmark Blue Cross and Blue Shield of Iowa Basic & Standard Plans (GF)	3.6%	No
Wellmark Blue Cross and Blue Shield of Iowa Direct Pay – All Pools (GM/GF)	5.9%	Yes
Wellmark Health Plan of Iowa (GM)	10.0%	Yes
Wellmark Health Plan of Iowa (ACA)	11.1%	Yes

### Renewing the grandfathered and grandmothered policies

Each year, Wellmark assess the market and members' needs to ensure they are offering the best options. For 2022, Wellmark will renew grandfathered and grandmothered plans. Members in these plans can keep the health insurance coverage they trust. They get access to plan designs that are unique and provide broader access and benefits than other plans available on the Marketplace.

## South Dakota

Recently, Wellmark Blue Cross and Blue Shield filed a proposed average base rate increase of 9% for their individual and family plans (IFP) with the South Dakota Division of Insurance. Wellmark's IFP market segment is less than 4 percent of their total business in South Dakota and consists of:

- Grandfathered members: plans bought before March 23, 2010
- Grandmothered members: pre-ACA plans purchased after March 23, 2010

### Renewing grandfathered and grandmothered policies

Each year, Wellmark assess the market and members' needs to ensure they are offering the best options. For 2022, Wellmark will renew grandfathered and grandmothered plans. Members in these plans can keep the health insurance coverage they trust. They get access to plan designs that are unique and provide broader access and benefits than other plans available on the Marketplace.



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