

# Monthly Update

www.pipac.com

Iowa & South Dakota • March 2021

## New Marketplace Special Enrollment February 15 – May 15, 2021!

Do you have a client that did not make their initial binder payment for 2021? Or possibly a client that did not update their income or look at new plan options? Now is their chance to do so!

The new administration recently announced a new COVID-19 Special Enrollment Period that essentially functions as an Open Enrollment Period, meaning that all eligible individuals can enroll in a Marketplace health plan from February 15 to May 15—and they don't need a Qualifying Life Event to do so.

Beginning February 15, 2021, and through May 15, 2021, Marketplaces will operationalize functionality to make this SEP available to all Marketplace-eligible consumers who are submitting a new application or updating an existing application. You can enroll clients any time during the month and receive a first of the next month effective date.

These enrollments can be done through your Health Sherpa account or on Healthcare.gov.

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

## Cincinnati Life is now offering and Accelerated Underwriting Solution!

Cincinnati Life has announced that as of March 1st, 2021 their Rapid Review Accelerated Underwriting has gone live. With Cincinnati Life's Rapid Review, you can receive an expedited underwriting decision without an exam or fluids for qualifying products...

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## Are your Groups Covered?

Do your groups offer a fully rounded benefits package to their employees? Now is the perfect time to have those discussions.

Add Ancillary benefits YEAR-ROUND!

PIPAC offers assistance in selling the following products

- Dental
- Vision
- Disability (STD & LTD)
- Life and AD&D
- Worksite Life

These products are a great way to increase your commission. These products can be sold on a voluntary basis where it does not cost the group anything. Request a quote today from the PIPAC Group Department!

## 1095-B Tax Forms

Wellmark and UnitedHealthcare recently announced they are no longer going to mail out this form to members...

...Continued inside

## Medica Supplement Now Available!

Medica has released their Medicare Supplements plans to market in IA, SD, ND, and NE. These options are now available to quote and sell. Medica will be offering plans A, F, G and N. New individuals enrolling in these plans will receive a 12-month rate guarantee...

...Continued inside

# MARCH 2021

Monday	Tuesday	Wednesday	Thursday	Friday
1	2	3	4	5 
8	9 Delta Dental Webinar	10	11 UnitedHealthcare Ancillary Webinar	12
15 Small Group Deadline	16	17 St. Patrick's Day	18 Long Term Care Webinar	19 
22	23	24	25	26
29	30	31	1	2 

## PIPAC News/Events

### SMALL GROUP DEADLINES

#### Small Group

4/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Monday, March 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.

### PIPAC WEBINARS

#### LIVE FROM PIPAC, IT'S FRIDAY MORNING

at 9:00 am CT

Friday,  
March 5th

Friday,  
March 19th

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!



## OPEN ENROLLMENT IS BACK!

OPEN ENROLLMENT IS BACK! That means it's important to be in contact with your clients. One great tool to help with this is social media.

We know how much time social media can take and how busy open enrollment can be! That's why we made EZPost. With EZPost, you can choose from a large library of pre-made social media posts to help make social media easier! Just download the image you want to use, copy our pre-made content or create your own, and post it!

**EZPost is now available to all PIPAC agents! Just visit [www.pipac.com/ezpost](http://www.pipac.com/ezpost) and log in using your usual PIPAC credentials to get started!**



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](mailto:sidney@pipac.com)!

#### Delta Dental

Tuesday, March 9 • 9am  
1 CE credit Applied For

#### UnitedHealthcare Ancillary

Thursday, March 11 • 9am  
1 CE credit Applied For

#### Long Term Care

Thursday, March 18 • 9am  
1 CE credit Applied For

## Cincinnati Life is now offering an Accelerated Underwriting Solution!

Cincinnati Life has announced that as of March 1st, 2021 their Rapid Review Accelerated Underwriting has gone live. With Cincinnati Life's Rapid Review, you can receive an expedited underwriting decision without an exam or fluids for qualifying products. In order to have your application considered for this process, your application must be submitted by use of Drop Ticket. The goal of the Rapid Review process is to render an offer within three days. If for any reason the health of the insured does not allow Cincinnati Life to render that decision, they will simply transition that application to a traditional underwriting format, and all medical requirements will be ordered on your behalf. Unlike other Accelerated Underwriting models, your client's information will still be looked at by a real-life underwriter.

As for the client experience, your clients can expect the application process will be completed by a knowledgeable, licensed Cincinnati Life associate. These life associates will contact your client, complete the phone interview, and signature process. During the phone interview, your clients will answer health and financial questions such as:

- Personal information, including Social Security and driver's license number
- Medical history
- Prescription information
- Military history
- Avocations
- Occupation
- Income and net worth

If you haven't written a policy using Drop Ticket, there is no better time than now to give it try. Contact the life team at PIPAC to help get yourself set up and submit your first app today.



## Medica Supplement Now Available!

Medica has released their Medicare Supplements plans to market in IA, SD, ND, and NE. These options are now available to quote and sell.

Medica will be offering plans A, F, G and N. New individuals enrolling in these plans will receive a 12-month rate guarantee. Sales kits and the Agent Field Guide are available on the Medica marketing portal for agents with active Medica appointments.

Other features of Medica's Medicare Supplement include household discounts, streamlined online application process, comparable rates, and underwriting, access to Medica's HealthAdvocate, and competitive agent commissions. If you are already appointed with Medica you can start selling immediately.

If you would like to add Medica Medicare Supplements to your offerings Contact PIPAC today at 800.765.1710!

## 1095-B Tax Forms

Wellmark recently announced they are no longer going to mail out this form to members.

- If members need one, they can call customer service.
- Print a copy on myWellmark.com
- Or email Request1095b@Wellmark.com

United Healthcare has also decided to not mail these out to every member.

- If the member would like a paper form they can call customer service
- To request a physical copy, email the following information to: UHCHCR1095B@prod.exelaonline.com
  - Your name
  - Policy number
  - Member ID number
  - Current mailing address

\*\* They do not need this form to file their taxes.



Health & Life Insurance Brokerage

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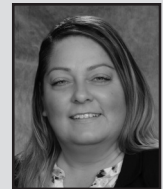
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