

Monthly Update

www.pipac.com

Iowa & South Dakota • May 2021



PIPAC is offering vacations to the 2 agents that sell the most worksite life this year! One in Florida and one in Colorado! From January 1st to December 31st of this year we will keep tally of the amount of Worksite Life business you do. The top 2 finishing agents will each win a 5 day, 4 night trip for them and one guest with airfare and hotel accommodations included!

How to participate

- Contest runs from January 1, 2021 through December 31, 2021
- Agents must have at least 1 NEW group enrolled during the contest period
- Groups and Re-Enrollments must be completed in 2021
- Enrolled premiums will be annualized for contest credit and will be based off the final group submission numbers
- \$1 of annualized premium = 1 contest credit
- Must have a minimum of 40,000 contest credit to be eligible
- Highest totaling agent will get first choice of location

What You Need to Know

- Any group over 15 is eligible to be considered for the Worksite Program. (No minimum participation requirements.)
- As a Cincinnati Life agent, you can enroll your own agency in the program.
- PIPAC can assist with marketing materials to get the word out to your groups.
- PIPAC can assist with census quoting for any group a census is provided. (Will include individual employee rate sheets to help make enrollment easy and time efficient.)
- PIPAC is prepared to assist in initial presentations, group meetings, and even getting the correct enrollment conditions for success.

Contact us today at 800.452.3670 to discuss your group and get started!

Save the Date for PIPAC's Summer CE Workshops!

PIPAC's Summer CE Workshops are coming soon! Make sure to check the dates listed below for when we'll be near you!

June 8 • Sioux Falls, SD

June 9 • South Sioux City, NE

June 10 • Des Moines, IA

June 15 • Cedar Falls, IA

June 16 • Cedar Rapids, IA

June 17 • Bettendorf, IA

If you'd like to register now, email Sidney at sidney@pipac.com or call 800-765-1710!

New, free COBRA/State Continuation administration services for small group Affordable Care Act (ACA) clients

...Continued inside

Blue Cross and Blue Shield Settlement Overview

Last October, Blue Cross and Blue Shield Companies reached a class action settlement with subscribers related to licensing agreements...

...Continued inside

A New Medicare Supplement Plan is Now Available In South Dakota!

Accendo Insurance Company (ACC), part of the CVS Health® family of companies and Aetna affiliate, is introducing a Medicare Supplement product.

...Continued inside

MAY 2021

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5 EGRP Webinar	6	7
10	11	12	13	14  Small Group Deadline
17	18	19 Aetna Funding Advantage Webinar	20	21
24	25	26	27	28 
31 Memorial Day PIPAC Closed	1	2	3	4

PIPAC News/Events

SMALL GROUP DEADLINES

Small Group

6/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Friday, May 14. COMPLETED PAPERWORK MUST BE SUBMITTED BY 3:00 pm** to ensure processing.

Please visit 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,
May 14th**

**Friday,
May 28th**

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

Small group: New, free COBRA/State Continuation administration services for small group Affordable Care Act (ACA) clients

Wellmark® Blue Cross® and Blue Shield® is excited to announce their partnership with WageWorks®, a HealthEquity® company, to help your small group ACA clients with the complex and time-consuming COBRA (20+ employees) or State Continuation (<20 employees) administration process – at no additional cost.

Their comprehensive platform delivers start-to-finish solutions, so qualified individuals work directly with HealthEquity, allowing your clients to stay focused on running and growing their business.

Free services include:

- Notice fulfillment and return mail processing
- Premium billings, collection, remittance
- Eligibility reporting and termination processing
- Real-time case management
- A dedicated implementation manager

HealthEquity advantages

HealthEquity's case management system makes it easy for your clients to view, track and submit requests in real time. Clients simply log in and do routing activities like process qualifying events, manage enrollment and eligibility, promote dependents and more.

HealthEquity also has the experience and expertise to make sure COBRA/State Continuation administration is handled correctly and promptly to reduce the risk of non-compliance. They will simplify the process, guide your clients through each step and help them develop and execute a communication plan.

Reach out to your small group clients

You can learn more about HealthEquity and reach out to your clients with the following materials on the Wellmark Marketing Toolkit:

- Q&A (M-2021252): Get answers to frequently asked questions so you can prepare to talk to your clients about this opportunity.
- Sales Brochure (N-2021237): Showcases the overall value of HealthEquity's COBRA/State Continuation administrative services for small group employers.
- Email template (M-2021247) and Letter template (M-2021248): Send a high-level overview of services available through this Wellmark/HealthEquity partnership to your clients via email.

Questions?

Contact the PIPAC Group Health Department at 800-765-1710!

Blue Cross and Blue Shield Settlement Overview

Please see below for important communication from Wellmark Blue Cross and Blue Shield

If you have any questions, please contact us at 800.765.1710.

Last October, Blue Cross and Blue Shield Companies reached a class action settlement with subscribers related to licensing agreements within the Blue Cross and Blue Shield System. While we reject the claims made by the plaintiffs, settling is the right action at this time, so we can focus on continuing to best serve our members.

The Blue Cross and Blue Shield System is strong and will continue to provide national leadership with exceptional networks – such as BlueCard® and Blue High Performance NetworkSM, digital tools, and personalized care support. Wellmark Blue Cross and Blue Shield has been a part of the community for over 80 years. Our commitment to exceptional service levels and dedication to improving access to quality healthcare has never been stronger. That is validated with more people saying they would recommend Blue Cross and Blue Shield coverage over any other major health insurer in the U.S.

Through the settlement, Blue Cross and Blue Shield companies have agreed to make monetary payments to certain groups and individuals and implement eventual changes to the way we operate. The following individuals and groups may be considered a “Damages Class Member” and be eligible to submit a claim for payment:

- An individual subscriber who purchased health insurance directly from a Blue Cross and Blue Shield company between February 7, 2008 and October 16, 2020;
- A fully insured group account (including enrolled employees) of a Blue Cross and Blue Shield company between February 7, 2008 and October 16, 2020; or
- A self-funded group account (including enrolled employees) of a Blue Cross and Blue Shield company between September 1, 2015 and October 16, 2020

Dependents, beneficiaries, and non-employees are not eligible to receive payment. Also excluded from payment are government accounts, Medicare accounts of any kind, BCBSA and Blue Cross and Blue Shield companies themselves, including any of their parent or subsidiary entities (and their covered or enrolled current or former employees), the judge presiding over this matter, and any members of his judicial staff, to the extent such staff were covered by a Commercial Health Benefit Product not purchased by a government account during the Settlement Class Period.

What’s Happening Now

At this point, members of the Damages Class will begin receiving notification by email and mail about the settlement. This includes notification that they may be eligible for a payment as a result of the settlement.

Settlement details will also be shared through TV, radio, print and online advertising – publicity is standard in a settlement like this. All of this is intended to direct people to resources where they can learn more about the settlement, including their rights under the settlement, how and where they can submit claims for payment, opt out of the settlement, or object to the settlement. All aspects of the publicity campaign and class settlement are being managed by the Plaintiffs’ counsel and their claims and notice administrator – JND Legal Administration.

We realize you may receive questions from your clients. Click here for a fact sheet to help you answer those questions .

If you receive questions you are not able to answer from the information provided here, you must direct your clients to the resources provided by the company managing the class notice process – JND Legal Administration. They have provided the following three ways for people to get questions answered:

- Visit the settlement website, at www.bcbssettlement.com
- Call the toll-free inquiry number, which is 1-888-681-1142
- Send an email to info@BCBSsettlement.com

The resources available through these venues are set up to provide information about the settlement and to help class members determine their rights under the settlement, including if they are eligible for a settlement payment.

Please know that your business is important to Wellmark and we are committed to continue serving you and your clients as we always have. We are grateful for your business and appreciate your patience with us in this matter.

A New Medicare Supplement Plan is Now Available In South Dakota!

Accendo Insurance Company (ACC), part of the CVS Health® family of companies and Aetna affiliate, is introducing a Medicare Supplement product. Effective **April 9th**, CVS Health is offering these new Medicare Supplement plans with a **14% household premium** discount in **South Dakota**.

If you are already contracted with Aetna Senior Supplemental Insurance, you do not need to fill out any additional contracting forms in order to sell ACC Medicare Supplement plans, as your existing contract will apply. You can start submitting applications today either via paper or online, www.aetnaseniorproducts.com through your agent portal log in.

The new Accendo product information is available on the Aetna Senior Products site under the Order supplies & Download

Forms section. It can also be found on the PIPAC website, www.pipac.com, under the Aetna link.

You can get quotes using their free **Quotes on the go** app (available in the Apple store and Google Play store) and you can submit electronic applications through **Aetna Quote & Enroll** at www.aetnaseniorproducts.com with your agent log in.

If you are not yet contracted with Aetna Senior Supplemental Insurance, please reach out to Jenny, jenny@pipac.com to start the contracting process.

Please contact Carol, carol@pipac.com or Beth, beth@pipac.com with any questions. You may also call the Individual Health Department at 800-765-1710.



Health & Life Insurance Brokerage

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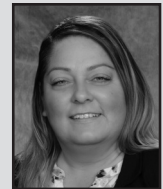
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