

# Monthly Update

[www.pipac.com](http://www.pipac.com)

Iowa & South Dakota • November 2021

## Individual Market Options for Agents not Certified to Sell Marketplace Subsidized Plans

Open Enrollment starts November 1st, 2021. If you wish to be paid commission on your sales, please complete FFM Certification right away. You can then enroll clients through either HealthSherpa or [healthcare.gov](http://healthcare.gov).

If you do not plan to certify, but still want to help your clients enroll, you can help them using the link below. You may also send this link to clients for self enrollment.

Link: [www.pipac.com/enroll](http://www.pipac.com/enroll)

Please keep in mind that sales through this link are not commissionable, but it is being provided for the convenience of you and your customers.

## Wellmark of South Dakota Grandfathered and pre-ACA Non-Grandfathered Plan Movement

Effective on or after January 1, 2022, some grandfathered and pre-ACA non-grandfathered plans will be allowed to make benefit changes if the policyholder/certificate holder is a resident of South Dakota.

Members eligible to change benefits to a less rich plan should complete the contract change form, which can be found on the PIPAC website or on the Wellmark Marketing Toolkit (from number N-3704 10/21 A) and follow the instructions on the form. All change requests will be reviewed to ensure any requested plan change allows grandfathered or pre-ACA non-grandfathered status to continue. The form will be returned if the requested plan change does not allow the grandfathered or pre-ACA non-grandfathered status to continue. The Plan Change Matrix can be found on the PIPAC website.

Contact the Individual Department with any questions at 800-763-1710.

## Open Enrollment is here!

### 2022 Medicare Annual Enrollment

Dates and deadlines you need to know

**October 15, 2021**

Start SELLING Medicare Advantage and Prescription Drug Plans for 2022

**December 7, 2021**

Annual Enrollment Period ENDS for 2022

**January 1, 2022**

Coverage BEGINS for 2022

Note: Certification and Product Training is required for each carrier in order to market and sell. If you have not completed certification - time is running out!

### 2022 Under 65 Open Enrollment

Dates and deadlines you need to know

**November 1, 2021**

Start SELLING Individual and Family Plans for 2022

**January 15, 2022**

Open Enrollment Period ENDS for 2022





**January 1, 2022**

Coverage BEGINS for 2022\*

\*Enrollments completed between December 1 and January 15 will have a February 1 effective date.

Note: If your clients don't enroll in a 2022 plan by January 15, 2022, they can't enroll in a health insurance plan for 2022 unless they qualify for a Special Enrollment Period.

# NOVEMBER 2021

Monday	Tuesday	Wednesday	Thursday	Friday
1 ACA Open Enrollment Begins	2	3	4	5 
8	9	10	11	12 
15	16	17	18	19 
22	23	24	25 <i>Happy Thanksgiving</i> PIPAC Closed	26 PIPAC Closed
29	30	1	2	3 

## PIPAC News/Events

### SMALL GROUP DEADLINES

#### Small Group

12/1/2021 Effective Dates:

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

## Nov. 5th, 12th, 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!

## AFA Down to 2\*

**Expanding AFA** - Your smallest clients now have more options to consider. We have expanded Aetna Funding Advantage (AFA) to ERISA customers with down to 2 enrolled employees.

**Timing & Deadlines** - You can now quote ERISA groups with 2 to 4 enrolled employees. Quoting and sales deadlines are the same across all size groups for Aetna Funding Advantage, so make sure you get your underwritten quote requests in by the 15th of the month prior to the effective date.

**Guidelines**- Groups with 2 to 4 enrolled employees have a few different business and underwriting guidelines than groups with 5 or more employees, including:

- Participation guidelines to qualify for AFA

2 Eligible	3 eligible	4 eligible
2 must enroll	3 must enroll	Minimum of 3 must enroll

5 eligible	6 eligible	7 eligible	8 eligible
Minimum of 4 must enroll	Minimum of 4 must enroll	Minimum of 4 must enroll	Minimum of 4 must enroll

- Allowed to offer one plan (employees will have one plan to choose from)
- No Aetna Health Information Advantage (AHIA) reporting
- Must provide complete, unaltered Quarterly Wage & Tax Statement and most current ownership tax documents (i.e.

Schedule K-1, Schedule C, etc.) if owner/officer/ partner not listed on Quarterly Wage & Tax Statement

- For groups with only 2 enrolled employees, there must be at least one common law/W-2 employee enrolling or waiving, who is not the owner's spouse
- No direct cases (must have broker assigned)
- Must use default broker fee for state

**Underwriting Guidelines:** Please contact your Group Department Representative at PIPAC for detailed AFA guidelines for groups with 2 to 4 enrolled employees. Groups must satisfy all underwriting criteria.

**EZPost** OPEN ENROLLMENT IS HERE!  
by PIPAC

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.

Just visit [www.pipac.com/ezpost](http://www.pipac.com/ezpost) and log in using your usual PIPAC credentials to get started!



**If you have not already done so, register for a HealthSherpa account today! HealthSherpa is a third-party website that helps agents simplify on-exchange enrollments at no cost.**

HealthSherpa is fully integrated with the federal data hub, so subsidies are calculated in real time as people shop for plans.

**Get Started with HealthSherpa:**

**Sign up Now!** Create a HealthSherpa account now by going to [www.healthsherpa.com](http://www.healthsherpa.com), select "For Agents," and click on "Start Enrolling Faster." Simply enter your email address, create a password and click "Submit." Once your account is complete, click on "I am an agent joining an agency with a JOIN code" and enter the join code **ef3f**. This code will link your account to PIPAC so we can access your submissions for commissions.

**Plan Year 2022 FFM Registration and Training is REQUIRED.**

**Please contact Jen at [jennifer@pipac.com](mailto:jennifer@pipac.com) or Abbey at [abbey@pipac.com](mailto:abbey@pipac.com) with any questions. Or you can call the PIPAC Individual Health Department at 319-277-8541.**

**All Savers HealthiestYou Change for 2022:**

- Beginning 1.1.22 for all new AND RENEWING groups we are now required to charge for virtual visits when a member is part of an HSA plan.
- This goes into effect right away and will NOT be a roll-out approach
- The change only effects HSA plan members
- The charge for a virtual visit will be \$45 and will track towards the OPM and the Employers claims cost
- HealthiestYou is still available for non-covered dependents
- These non-covered dependents will have the same \$45 cost per virtual visit. However, these will not track towards the Employers claims since they are not enrolled on the plan.
- Updated marketing materials will be available soon.

**Wellmark has announced a new FAX number for Medicare Advantage applications!**

Wellmark Advantage Health Plan applications can be done online on the Producer Connection page at [www.wellmark.com](http://www.wellmark.com). You will find the Enrollment Tool under the Quote, Enroll & Renew section at the top left-hand corner of the page.

PLEASE NOTE THE NEW FAX NUMBER – FAXED APPLICATIONS SHOULD NOW BE FAXED TO 1-855-213-5184. Applications that have been faxed to the previously announced number will be processed but please start using the new number immediately. Applications must be submitted within 24 hours of signature date.

If you have any questions please contact Beth, [beth@pipac.com](mailto:beth@pipac.com) or Carol, [carol@pipac.com](mailto:carol@pipac.com) or you can call the Individual Department at 319-277-8541.

**Wellmark 1/1/21 ACA Renewals:**

Due to an incorrect Out of Pocket amount on 2 Small Group ACA Plans Wellmark regenerated all of the 1/1 renewals on Friday 10/8/21 to pull in the corrected Renewal Exhibits.

This is what will be updated:

BlueSimplicity plans (OPM). For 2022, the OPM for the BlueSimplicity Silver plan should be: Single: \$8,200;

Family: \$16,400. In addition, the OPM for the BlueSimplicity Gold plan should be: Single: \$4,800; Family: \$9,600

If you downloaded the renewal exhibit prior to that date, please redownload the current version.

**Oscar Health Plans Expand for 2022**

Oscar Health Plans has expanded for 2022. Oscar will be expanding its Individual and Family Plan On-Exchange footprint in Iowa, Missouri, and Oklahoma. Oscar will offer Individual and Family Plans On-Exchange for the first time in Illinois and Nebraska. Oscar will be competitive in the markets where available.

**Plans with Oscar offer:**

- Free telemedicine 24/7
- Dedicated Concierge team to assist with finding providers, navigating costs, a nurse to answer questions and more
- Easy-to-use digital tools, including a website and mobile app
- Incentives to be more active with cash rewards for meeting step goal

**Contracting:**

Contact Jenny at [jenny@pipac.com](mailto:jenny@pipac.com) today to get your Oscar contracting.

If you are actively appointed with Oscar and would like to transfer that contracting under PIPAC, you must email Oscar at: [brokers@hioscar.com](mailto:brokers@hioscar.com) and request to have your existing contract/appointment transferred to: PIPAC 2337015.

Don't miss this opportunity to bring another Under 65 product to your clients.

Trainings and additional product information will be sent out as soon as it is available.



**NEW Small Group Carrier in Iowa – Health Partners Unity Point Health**



- Network options that include Mayo Health Systems
- Plan flexibility – Many options for your groups to choose what fits their needs
- Members get unlimited visits with no cost sharing for use of UnityPoint Virtual Care and Virtuwell® - a 24/7 online clinic for simple and fast care (for HSA plans, coverage begins after deductible)
- All plans have out-of-network coverage
- COBRA/state continuation administration services are included.

Available to quote for 1/1/22 Effective Dates!



Health & Life Insurance Brokerage

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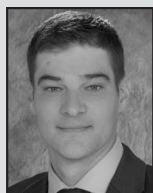
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