



# Monthly Update

www.pipac.com

Iowa & South Dakota • October 2021

## CMS Extends Marketplace Open Enrollment Period

CMS has extended the annual individual marketplace Open Enrollment Period for 2022 and future benefit years to allow consumers more time to review plan choices, seek in-person assistance, and enroll in a plan that best meets their needs. The annual Open Enrollment Period for all individual-market Marketplaces using the federal eligibility and enrollment platform and off-Marketplace individual market plans in states with such Marketplaces for 2022 and future benefit years will be November 1 of the prior year through January 15 of the benefit year (i.e. November 1, 2021 to January 15, 2022).

Please contact Abbey at [abbey@pipac.com](mailto:abbey@pipac.com) or the Individual Department at 319-277-8541.

## 2022 FFM Training & Registration

We are excited to announce that Marketplace registration and training for plan year 2022 is now live on the Marketplace Learning Management System (MLMS).

You must complete plan year 2022 registration and training on the CMS Enterprise Portal ([www.pipac.com/FFMCert](http://www.pipac.com/FFMCert)) prior to helping consumers enroll in Marketplace coverage. Remember that plan year 2022 Open Enrollment for the Individual Marketplace begins on November 1, 2021 and ends December 15, 2021. Plans sold during Open Enrollment start January 1, 2022.

If you are new to the Marketplace this year, or if you did not complete plan year 2021 registration and training, you are required to take the full Individual Marketplace training for plan year 2022.

If you are a returning agent or broker who completed plan year 2021 Marketplace registration and training, you are eligible to take the shorter Returning Agent Training for plan year 2022, which takes about half the time to complete!

If you have any questions, please contact Abbey at [abbey@pipac.com](mailto:abbey@pipac.com) or Jen at [jennifer@pipac.com](mailto:jennifer@pipac.com).

## Open Enrollment is coming!

### 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**

Open 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 January 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.

# OCTOBER 2021

Monday	Tuesday	Wednesday	Thursday	Friday
27	28	29	30	1 
4	5	6	7	8
11	12	13	14	15 
18	19	20	21	22
25	26	27	28	29 

## PIPAC News/Events

### SMALL GROUP DEADLINES

#### Small Group

11/1/2021 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by **Friday, October 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, October 1st      Friday, October 15th      Friday, October 29th**

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!



## 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 10/1/21 Effective Dates!

### Insurance Fact:

An insurance policy exists for death by excessive laughter at a movie theater. During the early 19th century, movie-goers were so scared of dying due to excessive laughter that they bought insurance through Lloyd's of London.



## New One & Sun Plan Option

New one & Sun plan option is available to offer now with any effective date!

FREE designer sunglasses when DeltaVision member gets an annual eye exam

Benefit is available for both subscriber and spouse

Plan includes:

- \$10 lens copay
- \$150 frame allowance
- Discounted Fit and Follow-up Exams

\*This is not a stand-alone product





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.



**Open Enrollment is right around the corner!**

With open enrollments coming up soon, 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!

**If you're interested in getting access to EZPost, let us know by emailing [support@pipac.com](mailto:support@pipac.com). If you already have EZPost, make sure you're checking in from time to time for new content!**

**2022 WELLMARK RATE INCREASE ANNOUNCED**

Wellmark's Medicare supplement members in Iowa and South Dakota will see a base-rate premium increase, effective January 1, 2022. The percentage of increase for each plan is outlined below. The rate sheets that correspond with these plans can be found on the PIPAC website and can also be found on Wellmark's Producer Connection.

**Iowa Rates\***

Plan Type	Base-rate Percentage Change
Pre-Standardized <i>(sold prior to 1992)</i>	• 0.0%
Standardized <i>(sold 1992 through May 2010)</i>	
• Plan A	• 6.0%
• Plan C	• 5.5%
• Plan E	• 6.9%
• Plan F	• 9.9%
• Plan J	• 5.5%
• Plan L	• 5.5%
Modernized - Standard and Preferred rating <i>(sold June 2010 to current)</i>	
• Plan A	• 5.0%
• Plan D	• 6.3%
• Plan F	• 5.9%
• Plan G	• 6.4%
• Plan N	• 7.2%

**South Dakota Rates\***

Plan Type	Base-rate Percentage Change
Pre-Standardized <i>(sold prior to 1992)</i>	• 0.0% for all plans
Standardized <i>(sold 1992 through May 2010)</i>	• 3.9% for all plans
Modernized - Standard and Preferred rating <i>(sold June 2019 to current)</i>	
• Plan A	• 7.0%
• Plan D	• 7.0%
• Plan F	• 7.0%
• Plan G	• 6.5%
• Plan N	• 7.0%

Wellmark will notify members of their 2022 monthly premiums in mid-November. PIPAC will be receiving a list of clients that will show what their premiums are going up to. We will get your list out to you as soon as they are available.

If you have any questions, please contact Beth at [Beth@pipac.com](mailto:Beth@pipac.com) or Carol at [Carol@pipac.com](mailto:Carol@pipac.com) or call the Individual Health Department at 319-277-854.

\*Note: Medicare Supplement plans are rated based on age. Member may see additional changes in their premium due to age.

**Medicare Annual Enrollment Starts Oct. 15th!**

If you have not completed your certification, please complete it ASAP!



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