

A man and a woman are smiling and fishing in a river. The man is wearing a white cap and a vest, and the woman is wearing a blue headband. They are holding fishing rods. The background shows a river with rapids and a forested hillside under a clear blue sky.

# Welcome to the Individual Products 2015 Webinar

We will begin at 9:00 a.m. Pacific Time  
Please put your phone on [mute](#)

Call-in number: 1-866-430-0399  
Conference code: 242 539 9812





# Individual Products 2015

# **WELCOME**

**KELLY JONES**

**Regional Sales Manager**

# AGENDA

- 2015 Market Readiness
- Medical and Dental Plans
- Rates, Network
- Administrative Guidelines
- Member Resources and Communications
- Medicare Supplement
- Washington National
- Compensation
- Web Tools
- Sales Materials, Contacts & Working Together

# 2015 Market Readiness

- Consumer focused products & services
- Network expansion
- Operational readiness
- Optimizing the Exchange

# **2015 METALLIC PRODUCTS**

**Tiana Joiner**  
**Sales Executive**

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# 2015 Product Changes

- Additional medical deductibles, so all plans are available in and out of exchange
- Pediatric dental removed on all plans
- Adult Dental Vision Plan
- Virtual Care benefit added



# Premera Blue Cross



GO PREMERA.  
GO BLUE.

proof 3  
9/16/2014

Go with the one you know  
Health plans for individuals and families | 1.1.2015

PREMERA |   
BLUE CROSS

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PREMERA |   
BLUE CROSS


An Independent Licensee of the Blue Cross Blue Shield Association



# Premera Blue Cross

*OUT OF EXCHANGE*

## Preferred Plans

- Preferred Gold 1000, 1500
- Preferred Silver 2000, **3000** 
- Preferred Bronze 5500, 6350

## Preferred HSA Plans

- Preferred Silver HSA 2500
- Preferred Bronze HSA 5250



# Premera Blue Cross

*IN EXCHANGE*

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- Preferred Gold 1000, 1500
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## Silver Cost Share Reduction Plans

## American Indian / Alaska Native Plans



# MSP Premera Blue Cross

*IN EXCHANGE*

## MSP Premera Blue Cross Preferred

- Preferred Gold 1000, 1500
- Preferred Silver 2000, 3000
- Preferred Bronze 5500, 6350

## MSP Preferred HSA Plans

- Preferred Silver HSA 2500
- Preferred Bronze HSA 5250



*Note: MSP plans do not cover voluntary termination of pregnancy*

# Pediatric Dental – under age 19

- Purchased separately in and outside of the Exchange
- Rate: \$27.00 per child for the first three children
- \$65 dental deductible per child
- \$350 individual out-of-pocket maximum; \$700 per family
- No waiting periods; no benefit maximum

<b>Class I</b> <b>Deductible, then 10%</b> <b>OON – 30%</b>	<b>Class II</b> <b>Deductible, then 20%</b> <b>OON – 40%</b>	<b>Class III</b> <b>Deductible, then 50%</b> <b>OON – 50%</b>	<b>Ortho</b> <b>Deductible, then 50%</b> <b>OON – 50%</b>
-Routine Exams – 2 PCY -Cleanings – 2 PCY -Fluoride Treatment – 3 PCY -Sealants – 1 per 3CY -X-rays/Bitewings: complete series or panoramic – 1 every 36 months	-Fillings - 1 per tooth every 24 months -Simple extractions -Stainless Steel Crowns – 1 per tooth every 36 mo -Periodontal maintenance – 1 PCY -Non-routine x-rays – 1 every 24 months (medically necessary)	-Surgical Extractions -Endodontics – once per tooth per lifetime -Crowns -Periodontal Surgery -Periodontal scaling & rooting planning once per quadrant every 24 months -General anesthesia	Medically necessary with prior authorization -Cleft lip and palate, -Cleft palate or cleft lip with alveolar -Craniofacial anomalies

# Adult Health Plan – age 19 & over

- **Dental**
  - \$50 or \$75 deductible; \$1,000 benefit maximum
  - 12-month waiting period for major services
  - Set copay for each of over 200 commonly used covered services
  - Network: Dental Copay Select
- **Vision**
  - One vision exam per year - \$25 copay
  - \$150 vision hardware benefit per year
- Common enrollment required
- Cancellation policy – 12 month waiting period, plus next open enrollment
- Existing adult dental only plan closed to new sales January, 2015
  - Current adult dental only members can keep their existing dental plan



# Premera Blue Cross Rates

- 2015 average rate increase of 2.6%
- Applies in and out of the exchange
- Rates determined by
  - County where the subscriber lives
  - Single age bands
  - Tobacco vs. Non-tobacco rates
- Capped at first 3 dependents 20 years & *under*

# Rating Areas

## Area 1

King

## Area 2

Clallam, Cowlitz, Grays Harbor, Island, Jefferson, Kitsap, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Snohomish, Thurston, Wahkiakum, Whatcom

## Area 3

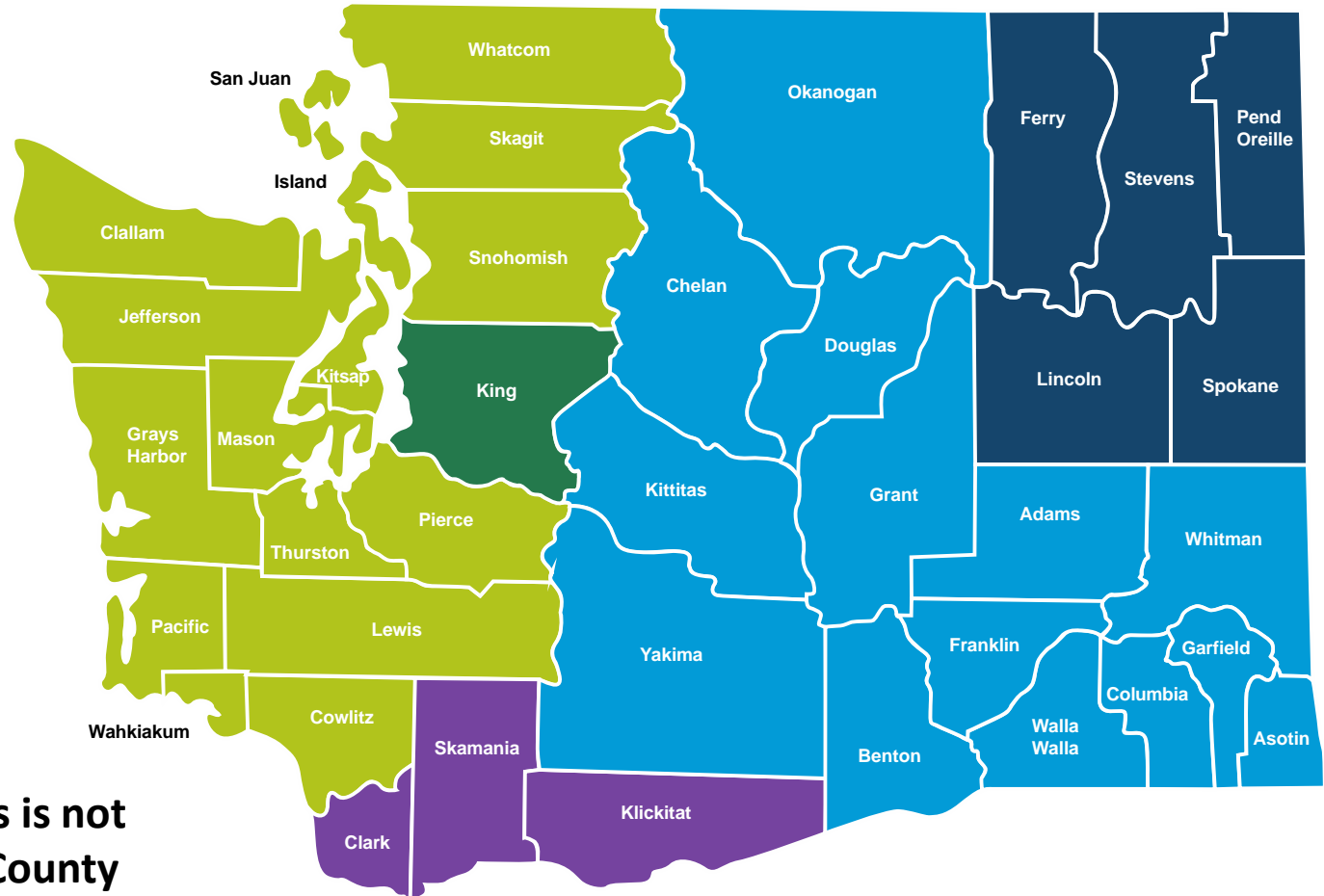
Clark, Klickitat, Skamania

## Area 4

Ferry, Lincoln, Pend Oreille, Spokane, Stevens

## Area 5

Adams, Asotin, Benton, Chelan, Columbia, Douglas, Franklin, Grant, Kittitas, Okanogan, Walla Walla, Whitman, Yakima



**Premera Blue Cross is not available in Clark County**

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# Network

- Heritage Signature and BlueCard
- Added in 2014
  - Providence Health & Services in Spokane
  - Yakima Regional Medical Center
  - Seattle Children's Hospital and Medical Group
- In network beginning January 1, 2015
  - Swedish facilities and providers
  - University of Washington facilities and providers
  - Harborview Medical Center

A photograph of a person's legs and feet running on a paved path during sunset. The person is wearing teal shorts and grey sneakers. A large, green, textured banner with a white border and a dotted pattern is overlaid diagonally across the center of the image. The banner contains the text "YOU GOT THIS" in white, bold, sans-serif capital letters. The background is a warm, golden-orange glow from the setting sun, with other runners blurred in the distance.

**YOU GOT THIS**

# LifeWise Health Plan

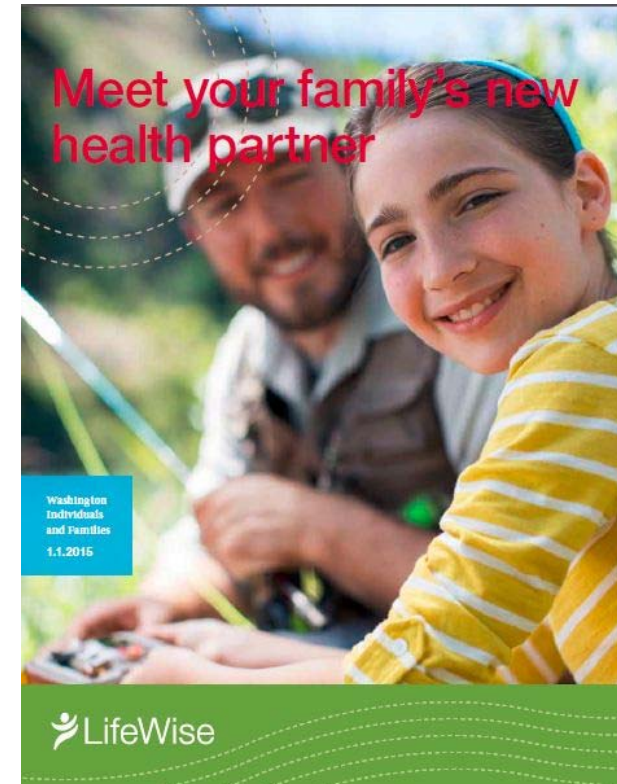
*OUT OF EXCHANGE*

## Essential Plans

- Essential Gold 1000, **1500** 
- Essential Silver 2000, 3000
- Essential Bronze 5500, 6350

## Essential HSA Plans

- Essential Silver HSA 2500
- Essential Bronze HSA 5250





# LifeWise Health Plan

*IN EXCHANGE*

## Essential Plans

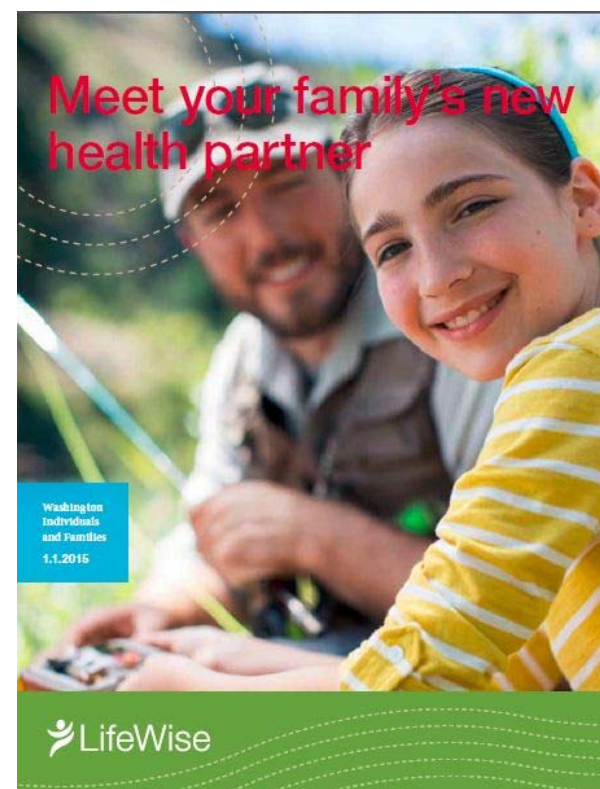
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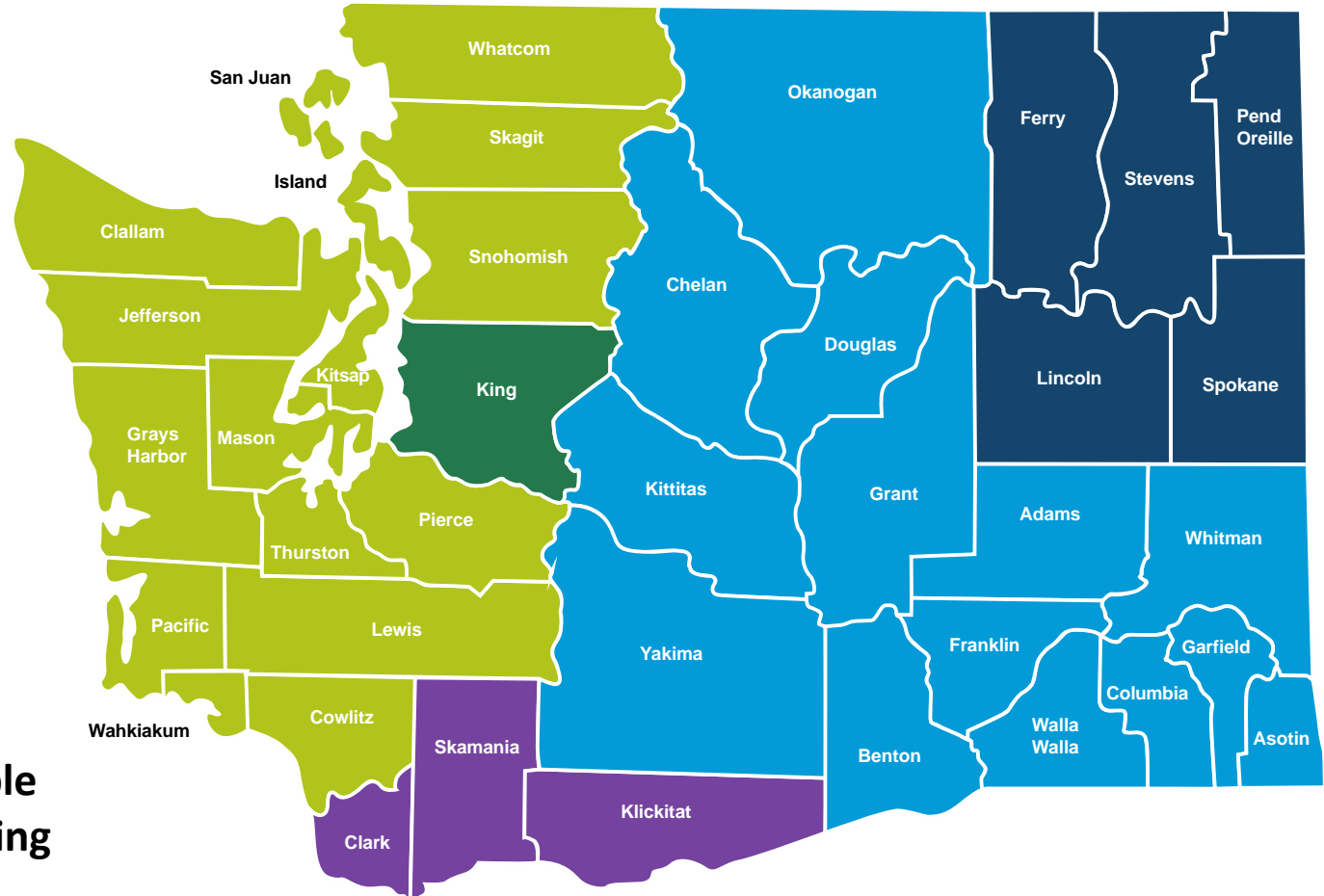
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**LifeWise is available  
STATEWIDE, including  
Clark County**

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# Network

- LifeWise Connect & PHCS/Multi-Plan
- Added in 2014
  - Providence Health & Services in Spokane
  - Yakima Regional Medical Center
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- In network beginning January 1, 2015
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# Introducing Virtual Care

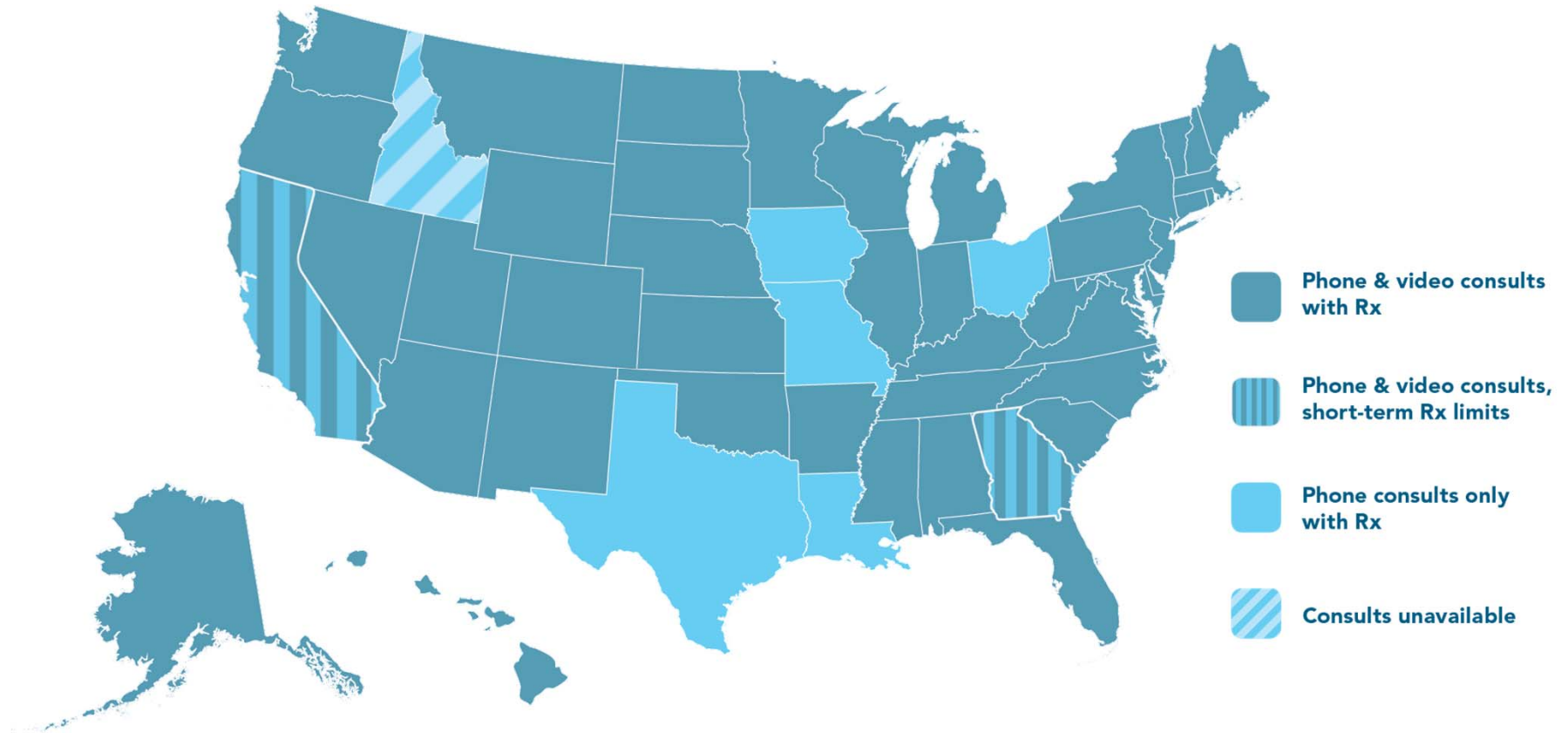


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# Virtual Care - Teladoc

- Available to all individual metallic members
  - Licensed physician phone or online consultation 24/7
  - Common conditions
  - Diagnose and prescribe
- Specialist or non-designated PCP copay
  - HSA plan – deductible, then coinsurance; fee schedule
- United States, except Idaho
- Reduced need for after hour care at the ER and easy access to care when you're traveling

# Virtual Care - Teladoc



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**ADMINISTRATIVE INFORMATION**

# Prior Authorization

## Change for Individual in 2015:

- Members will not be liable if they see a contracted provider who does not get the required prior authorization, regardless of whether the service is or is not medically necessary.

## Remains the same for 2015:

- Members will be liable if they see a non-contracted provider who does not get the required prior authorization, regardless of whether the service is or is not medically necessary.



# Prior Authorization

## Examples of services that require prior authorization

- Planned admission into hospital (excludes maternity)
- Some planned outpatient procedures
- Non-emergency ground or air ambulance transport
- Advanced imaging other than X-ray
- Transplant and donor services
- Some injectable medications you get in a provider's office
- Prosthetics & orthotics other than foot orthotics or orthopedic shoes

***A complete list of procedures can be found online under the Member Services tab on the websites.***

# Annual Enrollment Period

**November 15, 2014**

**to**

**February 15, 2015**

2015 applications accepted  
beginning November 15.

Online enrollment tool available  
beginning November 15.

# Applying For Coverage

## *Outside of the Exchange*

### Applications

- Online **RECOMMENDED!**
  - Online Enrollment Tool
  - Your personal link!
- Paper

### Effective Dates

- 1<sup>st</sup> and 15<sup>th</sup> of the month
- Apply up to last day before effective date

Enroll by	Effective Date*
Nov 15 to Dec 31	January 1
Jan 1 to Jan 14	January 15
Jan 15 – Jan 31	February 1
Feb 1 – Feb 14	February 15
Feb 15	March 1, March 15 April 1, April 15

\* Effective date can be up to 60 days of signature date; based on closest effective date on or before 60 days

# Applying For Coverage

## *Inside the Exchange*

### Applications

- Online



### Effective Dates

- 1<sup>st</sup> of the month only
- Driven by enrollment date

<b>Enroll and pay by</b>	<b>Effective Date</b>
Nov 15 to Dec 23	January 1
Dec 24 to Jan 23	February 1
Jan 24 to Feb 15*	March 1

\* Enroll by February 15; pay by February 23


# Billing

## *Outside of the Exchange*

- Billed by carrier
- Payment Options
  - Automatic withdrawal from bank
  - Credit & Debit Card
    - One-Time
    - Recurring
- Monthly Bill - pay by check
- 10-day grace period

# Billing

## *Inside the Exchange*

- Billed by  The logo for Washington Healthplanfinder, featuring a stylized starburst icon to the left of the text "washington healthplanfinder".
- Payment options
  - Initial payment can be made electronically
    - eCheck
    - Credit card
  - Ongoing payments
    - eCheck
    - Credit card
    - Paper check
- Grace periods
  - Subsidized: 3-month grace period
  - Not subsidized: 30-day grace period





# MEMBER RESOURCES

# Go Mobile!

**When can you manage your healthcare with LifeWise Mobile?**



While waiting for your 10:30 check-up

Scan this QR code to download the mobile app today

Available for Android, iPhone, and Windows mobile devices\*  
\*Features may vary by platform

**Find a Doctor**  
 Find in-network doctors, dentists, pharmacies, urgent care facilities and hospitals.

**Benefits**  
 About to make an appointment? Check to see if it's covered.

**Claims**  
 Paying a provider? Check your current deductible and claims status.

**Proof of Coverage**  
 Show your coverage on your phone or email it to your provider.

**NurseLine**  
 Not sure whether to see a doctor? Get advice in one touch with the 24-hour NurseLine.

Anytime you need it, the answer is right in your pocket.

**LifeWise**

LifeWise Health Plan of Oregon 02012 09-2014

When can you manage your healthcare with Premera Mobile?

Between the referral and the lobby



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**PREMERA** |   
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### Serve it Up!

Identify healthy, healthier and healthiest options at the grocery store

Save money with coupons on health foods

Create & share shopping lists & recipes with foodie-friends



### EveryMove

Earn points for physical activity and turn them into rewards towards gift cards, sports equipment, food, charities and more!

All kinds of moving works – exercise, digging in the dirt, playing with kids, housecleaning & and more!



### Juice, Momentum and Proof

Fun free apps to tune in with how you feel and deal to help improve the quality of your life.

JUICE to boost your energy levels

PROOF to develop old school gumption with new school gaming

MOMENTUM to get a lift from the positive things in your life

# Everybody Loves a Discount!

Health and wellness discounts exclusive to all of our members

- Diet, nutrition and supplements
- Eye care services and hardware
- Fitness clubs and gyms
- Alternative care services
- Newborn services and products
- Hearing aids and screenings






# Actively Northwest

ActivelyNorthwest  
powered by  LifeWise

Search ...



learn more about  LifeWise

FITNESS

FOOD

INSPIRATION

EVENTS

ABOUT

FITNESS

## Rise and Run: 10 Successful Morning Workout Tips

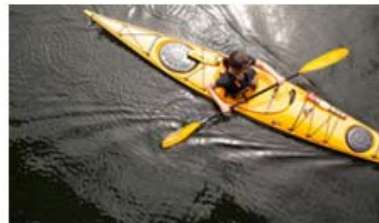
Monday, September 8, 2014 | Written by Lindsey Emery

We'll show you how to stop hitting snooze and start your day with something that's good for you.

MORE →



5 Hidden Hikes Every  
Northwesterner Should Explore



The 3 Most Important Kayaking  
Tips for Beginners



Active Adventure: Sun Chaser  
Weekends



The 5 Hikes that Every Pacific  
Northwesterner Needs to Do

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 LifeWise

# Peak Living

peak living Home Find Deals About Us Support Carmen Flores

Find Great Deals On Healthy Activities

Live life fully without breaking the bank

Activity, Business name, or Key word Portland, OR Personal Wellness Find Deals

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# MEMBER COMMUNICATIONS

# Current Members Communications

## Metallic Members

- In and out of exchange
- Renewal notice – week of October 27
  - Rate information
  - Pediatric dental change
  - Open enrollment for Adult Health Plan



**MEDICARE SUPPLEMENT**



# Medicare Supplement

- Rates extended to March 1, 2015
- 2015 cost shares, sales brochure and updated application available late November
- Plan offerings
  - Plan A
  - Plan F
  - Plan F, High Deductible
  - Plan N





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Washington National.

**ACCIDENTassure™**  
ACCIDENTAL INJURY & DISABILITY INCOME INSURANCE

AL-BRW5

Washington National.

WASHINGTON NATIONAL  
**critical solutions™**  
CRITICAL ILLNESS  
SUPPLEMENTAL  
HEALTH INSURANCE

*Protecting your family,  
finances and future.*

CS-BR-ROP

Washington National.

*Straightforward, assured life insurance  
that keeps pace with your life.*

WASHINGTON NATIONAL  
**LIFE assure™**

LA-08

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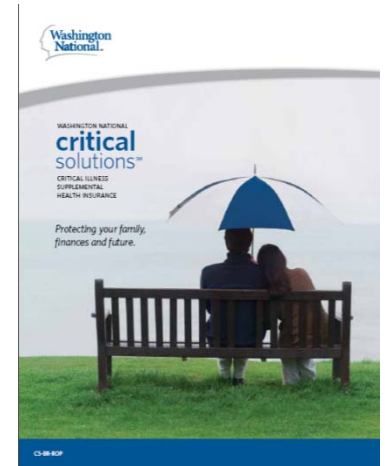


# ACCIDENT*assure* FEATURES

- Issue ages 18-69
  - Applies to main insured and spouse
  - Children covered up to age 26 regardless of student status
- Composite rates, no age banding
  - Individual – Individual & spouse – Individual & children – Family
- Two levels offering three areas of benefits:
  - Accidental Death and Dismemberment
  - Hospital / Doctor Indemnity
  - Specified Injury Benefits
- Simplified underwriting, short application
- Base plan covers accidents on & off the job, regardless of profession
- Riders: Physician Office Additional Benefit and Public Safety



# CRITICAL SOLUTIONS FEATURES

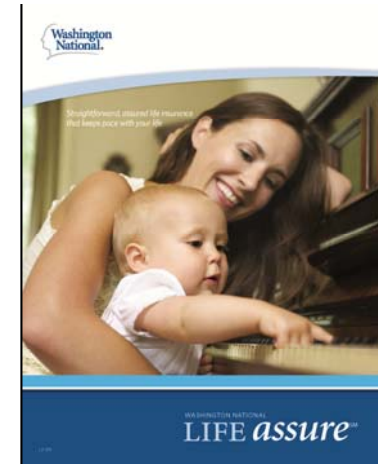


- Issue ages 18 – 85; guaranteed renewable for life
- 2 plans with three simple options
  - Cancer only
  - Heart attack, stroke, kidney failure only
  - Combined cancer, heart attack, stroke and kidney failure
- Benefit levels \$10,000 – \$70,000
- Simplified underwriting – 7 total questions. Answer NO and it's a GO.
  - No Medical Information Bureau, prescriptions check, phone interview, family history or medical records
  - Less than 3-day turnaround

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# LIFE*assure* FEATURES

- **Two plan options**
  - Unique level-premium to-age-65 plan, issue ages 18–55
  - Traditional Level-premium 15-year plan, issue ages 18–65
- **Coverage amounts**
  - Individual and spouse: \$10,000 - \$250,000
- **Premiums**
  - Unisex; issue-age rated
  - Tobacco use
- **Riders**
  - Children’s level term insurance - \$10,000
  - Total and Permanent Disability Benefits Waiver of Premium



# CONTRACTING AND APPOINTMENTS

- Separate appointment with Washington National
- Online appointment process
  - [washingtonnational.com/ezappoint](http://washingtonnational.com/ezappoint)
- Two steps
  - Agency level
  - Agent level
- Talk to your Sales Executive to get started today!



**COMPENSATION**

# Compensation

## Medical plan commission

- \$17 per member per month

## Dental plan commission

- \$3 per member per month

## Standalone pediatric dental commission

- \$0.55 per member per month

## Medicare Supplement

- 10% based on premium received

## Washington National

- Varies by product; talk to your Sales Executive





**WEB TOOLS**

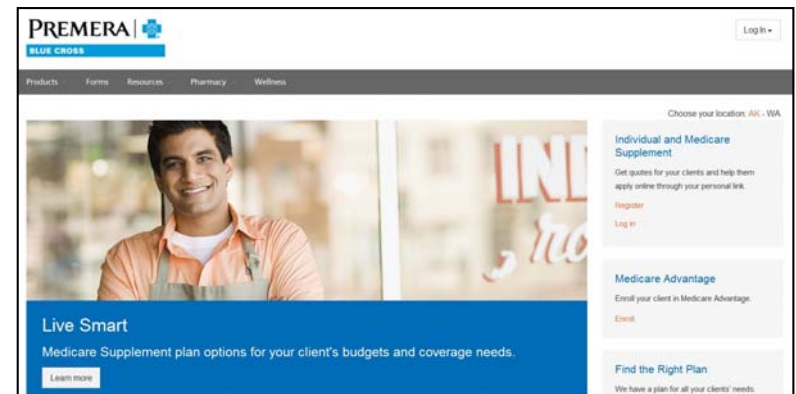
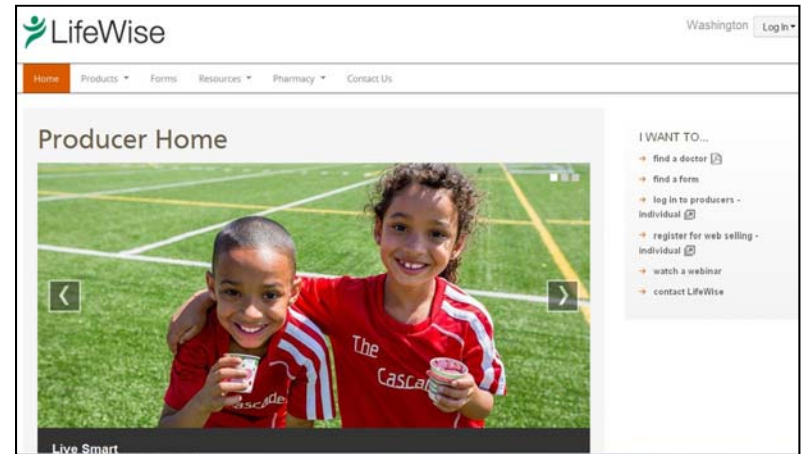


# Web Resources

## 2015 Metallic Plans

### Updated October 9

- Sales brochure
- Plan summaries
- Rate sheets
- Applications
- Supply order form
- More .....





**SALES MATERIALS & CONTACTS**

# Ordering Sales Materials

## Sales Kits available

- November 1, 2015

## Process to order supplies

- Supply order form posted on website
- Fax or email Producer Support
- SUBJECT: SUPPLY ORDER

# Individual Sales and Service Team

Sales Leadership	Sales and Account Management	Producer Support
<p><b>John Mychalishyn</b>                      Director of Sales                      425-918-4780</p>	<p><b>Kelly Jones</b>                      Regional Sales Manager                      Work:425-918-5851                      Cell: 206-214-8774</p>	<p><b>Katie Dalton</b>                      Team Lead Producer Support                      425-918-6270</p>
	<p><b>Liz Cline - Southwest</b>                      Sales Executive                      206-291-3751</p>	<p><b>Producer Support Team</b>                      8 a.m. – 5 p.m.</p> <p>Laura Binder                      Justin Cusber                      Lucy French                      Nicole Goodspeed</p> <p>877-205-9725, option 1                      Fax: 425-918-3378</p>
	<p><b>Tiana Joiner - Northwest</b>                      Sales Executive                      206-852-7266</p>	
	<p><b>Sherri Hannum - Eastern</b>                      Sales Executive                      509-879-7853</p>	

# **PRODUCER SUPPORT**

**KATIE DALTON**  
**Team Lead**

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# Working Together

Producer Support – YOUR service team!

## Call them for:

- Applications and status
- Plan Changes
- Cancellations
- Ordering Supplies
- Benefit questions



# Working Together

**Help us prioritize & categorize emails by using the following subject lines:**

- Subject: New Enrollment – Applicant name
- Subject: Plan Change – Applicant name
- Subject: Cancellation – Applicant name and date
- Subject: Reinstatement – Applicant name
- Subject: Supply Order – Agency name

**In the body of the email, please include:**

- Date of birth
- ID number if available
- Extremely important for common names

# Working Together

## Applications

- Online applications are the best bet!
- Paper applications
  - review the apps to avoid delays
  - ensure all pages are included in attachment or fax
- Submit earlier than later ... you know why!

## Important to remember

- If there is no adult subscriber, each child needs to have their own application
- Physical resident addresses are required; no P.O. Box or Suite #'s
- Future effective dates only

# Working Together

**When you call us, we are required to maintain the privacy of a member/applicant. Here's what we need to share information with you:**

- You/your agency needs to be noted as the Producer of Record
- Member Name
- Date of Birth or last four numbers of SSN

**How can we help you with WAHBE applicants/members?**

- Provide basic eligibility and payment information as it's received


**For WAHBE applicants/members, we are not able to:**

- Change any member demographic information
- Cancel or add members
- Change member plans

**QUESTIONS?**



# 5 Reasons .....

- Partnerships to help create a sustainable healthcare system
  - Best Sales and Service teams in the market
  - Recognize the importance of choices for our members
  - Competitive benefits and rates  
**STATEWIDE!**
  - Peace of mind to our members about their healthcare
- 



An underwater photograph of a person swimming in clear, shallow blue water. The person is wearing a dark, patterned swimsuit and is seen from the side, with their arms extended forward. The water is crystal clear, showing ripples and light reflections. A bright yellow rectangular box is overlaid on the left side of the image, containing white text.

**THANK YOU  
FOR JOINING  
US TODAY**