



**Small Business Broker Online Roadshow**  
September 10 & 12, 2019

## Questions Answered

### GENERAL MANAGER'S DESK

**Q: Are there any plans to change the current commission structure for small group?**

*A: There are no commissions changes planned for 2020.*

**Q: Are the broker bonuses paid for business submitted via GAs as well as direct or only direct?**

*A: Our Medical Incentive Program and Specialty Bonus Program are awarded for all business regardless if it comes through a GA or not. Our Direct Elite Rewards program offers an additional bonus for new business that comes direct.*

**Q: We always had the impression that Blue Shield preferred that brokers not use GAs and go direct. Has this changed?**

*A: The decision for an agent to go direct or use a general agent partner is completely at their discretion. Blue Shield sales executives are compensated in the same manner through either channel.*

**Q: Anthem and Stanford Hospital's contract has expired as of 8/31/19 and Stanford is currently out of network. How long is your current contract with Stanford? With Sutter? Dignity?**

*A: We have strong relationships with these providers and are confident in our network management team to continue to pursue provider relations that best serve our members.*

**Q: Are there plans to add EAP to medical plans?**

*A: There are no immediate plans to add and EAP to the medical plans, but there are evaluations underway in our Product team that do involve EAPs in some capacity.*

### ACCOUNT MANAGEMENT

**Q: I was expecting to discuss the renewal rate increases. My office is averaging about 15%. This is a very difficult delivery to clients. Can you please detail why renewals are so high? What are the key drivers?**

*A: Escalating hospital charges, increased use of modern technologies, and higher overall utilization trends are primary reasons behind the increases. Additionally, this year's rates are impacted by implementation of the health insurance tax (HIT), risk adjustment data validation (RADV), and age re-sloping for dependents aged 15-21.*

Please contact your Blue Shield Account Manager for assistance with group-specific inquiries regarding renewal rates.

**Q: What does the January rates look like vs Q4 2019? What is quarterly and annual rate increase?**

A: ID cards are available digitally to members registered on blueshieldca.com. ID cards can also be ordered through Employer Connection Plus.

**Q: Is Heal available on 12-1 renewals. I have two PPO Full Network 1750 Off Ex. for 12-1.**

A: Heal is available to all Blue Shield PPO members. The news in our roadshow is that this service is now extended to Trio HMO members as well. [Learn more about Heal.](#)

## NEW SALES

**Q: What does the January rates look like vs Q4 2019? What is quarterly and annual rate increase?**

A: Historical rate actions back to 2013 - by quarter and year, and by PPO and HMO - are available on Broker Connection, [here](#).

This table will be updated with Q1 2020 rates on October 4.

- o Q1 2020 rate actions vary by plan, but not by region\*
- o PPO plans (including HSA-compatible) = +0.9 average (-6.4 to +2.7)
- o HMO plans = +0.9 average (-6.7 to +3.0)
- o Rates available for quoting beginning October 4th

\* Exception: Tandem PPO plans in San Diego have a 2.9% lower rate action than other regions.

**Q: Is EASE for new business only, or can current clients give BS their changes/adds/deletes through EASE**

A: currently Ease is used for new business submissions only. Changes/adds/deletions must be done using Employer Connection+ not through Ease

**Q: Will the option to use Ease as integration for existing clients be available in the near future?**

A: Our long-term enrollment transformation project includes adding vendors like Ease to allow brokers and groups to have a completely online experience. No time line has been established for this work.

**Q: Can you please confirm that the start-up guidelines you mentioned are for groups that have 5+ enrolling?? 1-4 enrolling does require 4 weeks of payroll**

A: Yes, start up groups with 5 or more enrolled only need to provide 1 payroll cycle prior to the requested effective date. Groups of 1-4 enrolling require 4 weeks of payroll prior to the requested effective date.

**Q: Can you please go over the medical underwriting slide again? That went by quick. Want to know what specifically will change from 2019 to 2020**

A: the underwriting guidelines for 2020 have not been released. The presentation was an overview of the current relaxed participation and express enrollment programs

**Q: Can the Trio HMO and Local Access HMO networks be offered together starting in 4th quarter? Or not until 1/1?**

A: The Trio HMO network products can be sold alongside our Local Access HMO products starting with 1-1-20 effective dates. This applies to "off-exchange" only products.

## TRIO HMO & TANDEM PPO

**Q: I am in Rural Northern CA (Humboldt County). I'm not familiar with Tandem....what is it exactly?**

A: You can learn more about Tandem, [here](#).

**Q: The \$0 copay for Teledoc and Heal as of 1/1 ... does that mean all groups as off 1/1 or only groups that renew 1/1/20? (so a group that renews 12/1/19... they won't get the \$0 until 12/1/20?)**

A: Yes, the enhanced 2020 benefits are effective upon the group's 2020 renewal.

**Q: Are there zero cost Teladoc visits on the HSA plans as well?**

A: Yes, these benefits are available to HSA plans as well. Tandem has a variety of plan design options including HDHP plans. Like any other HDHP, the deductible must be met first before the \$0 copay applies to Teladoc visits. Our Teladoc contract rate is \$45 for 2020.

## SPECIALTY

**Q: Does Shield Concierge apply to all ACO and Trio members?**

A: All small business members with a Trio ACO plan receive Shield Concierge service. Shield Concierge is offered as a buy-up option for non-Trio plans for large groups (Core), but not for Small Business.

**Q: Is a 90% UCR dental plan available?**

A: Yes, we are pleased to offer new DPPO plans for 2020 that offer the 90<sup>th</sup> percentile of UCR out-of-network in our Portfolio. We subscribe to Fair Health and update every 6 months.

**Q: Is Blue Shield using United's dental network for PPO?**

A: We have several leased network arrangements that make up our DPPO network: DBP (Dental Network Providers) which does have an overlap with United, PPO USA, Careington and an out of network wrap we offer with Zelis.

**Q: Your competitors are offering dental maximums as high as 5k and unlimited. any change that Shield gets something like that?**

A: For 2020 we will be offering annual maximums up to \$2,500. We will be continuing to follow and monitor the need for higher maximums. However, at this time and taking into consideration that less than 10% of the dental insurance members in the market reach their current maximums, we have decided that the additional cost in premium does not validate the need in 2020.

**Q: Do you guys have bundling discounts for offering dental/vision/life?**

A: Yes, we offer a 10% premium discount for ALL new dental and vision plans that are added to medical upon renewal or sold with medical.

**Q: Are there dental plans available without lifetime ortho maximums? If so, what are the details? Is it an annual ortho maximum? Is there no ortho max?**

A: Yes, we offer an annual ortho max plans that are double the value over a 24 month treatment plan. If the member requires treatment that exceeds the 24 months – the case is reviewed prior to approval.

**Q: With the implant coverage, is the implant now covered as well as the crown that goes over it?**

*A: Yes, the implants are covered as well as the crown.*