

# BROKER TIPS

## INDIVIDUAL PLANS



### KEY DATES

	ON EXCHANGE	OFF EXCHANGE
<b>RENEWAL NOTICE SENT</b>	NYSOH mails in batches between October 11 and October 31	October 31
<b>OPEN ENROLLMENT BEGINS</b>	Marketplace opens for new enrollments November 1. Marketplace opens to existing members to make plan changes and update eligibility starting November 16	November 1
<b>DEADLINE FOR 1/1 EFFECTIVE DATE</b>	December 31	December 31*
<b>DEADLINE FOR 2/1 EFFECTIVE DATE</b>	January 15	January 15*
<b>DEADLINE FOR 3/1 EFFECTIVE DATE</b>	January 31 (marketplace open enrollment ends)	January 31*

Due to the pandemic, dates may be subject to change per NY State of Health guidance; we will communicate any changes via Broker Blasts.

\*Please allow 2 weeks for processing of off exchange applications. Check the broker page of our website for current processing time frames.

### RENEWALS

#### ON EXCHANGE

Members should read their **annual renewal notice** from the NY State of Health Marketplace (it usually arrives mid-to-late October) and follow the instructions within the notice carefully. If an existing member has had a change in income or family size (like getting married, divorced, or a new child), or they've moved to a new area, they should be encouraged to log on to the NY State of Health Marketplace to determine if there is any new information they need to provide in order to continue in their current plan.

They may receive notification from the Marketplace that they are eligible for the Essential Plan based on their household income and family size. If so, we encourage them to take advantage of this great plan offered by Excellus BlueCross BlueShield. **They will be able to access the Marketplace to make plan changes or update eligibility after November 16.** Members will need to make timely premium payments to avoid interruption of coverage. They can pay bills via their online account or with our mobile app. They should look out for their January invoice before making their first payment. **Members can call 1-877-626-9298 if they have any questions.**

#### OFF EXCHANGE

If the member has not had a change in status (i.e., marriage, employment status, birth, change in income), they will automatically renew, as long as they continue to pay their monthly premium. The member will need to re-enroll if they have a known change in status. **Members with questions can call 1-877-626-9298.**

### NEW FOR 2021

- **Stand-alone Dental Plans:** Now you can save on dental care by enrolling in one of our new dental plans to complement your medical coverage.
- **Adult and Pediatric Vision and Dental:** Now covered by non-standard plans.
- **Medicare Transition Plans:** Modeled after a popular Medicare Advantage plan and designed for those over 55, these HSA qualified Silver and Gold plans are intended to ease your transition into Medicare. They're ideal if your spouse has already moved into Medicare or if only one of you has employer coverage.
- **Telemedicine and Telehealth:** Telehealth services through your in-network provider, as well as 24/7 telemedicine through MDLIVE®, are covered in full after deductible. (Essential Plan copays may apply.)

# 2021 UPDATES

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Our Group Sales Team has partnered with our SafetyNet and Individual Market Sales Team to create a webinar designed to assist you with your conversations. We also have an Employer Groups version for you to share with your clients. If an employer group is facing a reduction in force, or has employees not eligible for group coverage, we are here to assist.

- **Broker.** [ExcellusBCBS.com/Resources/Information-Sessions](https://www.excellusbcbs.com/Resources/Information-Sessions)
- **Employer.** [ExcellusBCBS.com/Resources/Information-Sessions](https://www.excellusbcbs.com/Resources/Information-Sessions)

**In addition to these recorded webinars, our SafetyNet and Individual Market Sales Team continue to be available for any employer meetings you would like us to participate in.** Feedback from employer groups and brokers has been extremely positive. They appreciate the knowledge on timing, available products, and NY State guidance. Our team continues to work remotely, but we are able to meet by phone or web conference. Please reach out to your account representative with any questions or to schedule a meeting date.

## OUR QUALIFIED HEALTH PLANS FEATURE:

- Coverage accepted by 100% of hospitals and 99% of doctors
- NO COST preventive care, like flu shots, vaccines, check-ups, screenings and more
- Telehealth services through your in-network provider and 24/7 telemedicine through MDLIVE® at no cost after deductible (Essential Plan copays may apply)
- Up to \$400 or \$600 toward gym membership or fitness classes
- Low cost generic drugs and the safety of pharmacy home delivery

# BLUE ON DEMAND

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You can always find individual and family medical and now dental packages on Blue On Demand. Plus, find updated tools and resources to help guide you through open enrollment.

## 2021 BLUE ON DEMAND INCLUDES:

- Metal level, dental and Essential Plan rates and plan details for individuals and families
- Side-by-side comparisons of plans that changed
- Resource center for easy access to the plan brochures
- Updated medical and dental product brochures

## REMINDERS

Commission for on and off exchange individual market medical products is \$25 per contract per month (PCPM) and \$2 PCPM for dental products. No commission will be paid for the Essential Plan or SafetyNet plans. Our commissionable Qualified Health Plans (Metal Level Plans) will continue to be available during open enrollment and special election periods (certain life events such as loss of job, marriage/divorce, addition of a child, etc.).

# HAVE QUESTIONS?

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## Need Help Selecting the Best Product for Your Customer?

Our representatives are available to help assist you. We can assess financial aid eligibility, answer product questions, and conduct needs based analysis to help you determine the best product for them. **Call 1-888-576-6574.**

- Monday-Thursday 8am-8pm, Friday 9am-8pm and Saturday 9am-1pm
- No Saturday hours after December 19, 2020

## For Credentialing (Appointments) and Commission Inquires

[BrokerContractsExcellus@excellus.com](mailto:BrokerContractsExcellus@excellus.com)

## For Questions About Application Status, Member Cards and Bills

Call our Customer Care Center at **1-877-626-9298.**

For multiple inquires email us at [IndividualMarketCustomerCare@excellus.com](mailto:IndividualMarketCustomerCare@excellus.com)