



Brokered Insurance Solutions

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ONE COUNTRY

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Individual Products Offered

- Major Medical
- Short Term Medical
- Dental
- Vision
- Part D
- Medicare Supplement
- Life
- Disability
- LTC




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Affordable Care Act Key Provisions

- No Underwriting
- Guaranteed Issue
- No Pre-Existing Conditions
- No Lifetime Maximum for Policy
- Ten Essential Health Benefits
- Specified Enrollment Periods
- On Exchange vs. Off Exchange



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10 Essential Health Benefits

Ambulatory Patient Services	Prescription Drugs
Emergency Services	Rehab Services
Hospitalization	Laboratory Services
Pregnancy, Maternity and Newborn Care	Preventive and Wellness Services
Mental Health and Substance Abuse Services	Pediatric Services

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What is Open Enrollment?

November 1, 2021-December 15, 2021

*Effective date 01/01/2022

*Subject to change

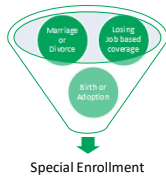
*Special SEP Period 2/15/2021-05/15/2021



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What is Special Enrollment?

- Begins after Open Enrollment
- Must have a qualifying life event to apply



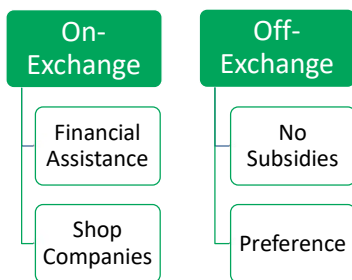
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Individual Medical Carriers Offered In Illinois



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On vs. Off Exchange/Marketplace



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Sample BCBS-IL Quote

Male, 40, 61761, NT

Plan Name	Rate
Blue Cross Preferred Standard PPO (20)	\$446 ^{MM}
Blue Cross Preferred Standard PPO (30)	\$514 ^{MM}
Blue Cross Preferred Standard PPO (40)	\$575 ^{MM}

Female, 35, 61761, T

Plan Name	Rate
Blue Cross Preferred Standard PPO (20)	\$1,020 ^{MM}
Blue Cross Preferred Standard PPO (30)	\$1,173 ^{MM}
Blue Cross Preferred Standard PPO (40)	\$1,641 ^{MM}

Male 40 Female 37, Child 9, 61761, NT

Compare Health Insurance Plans

Plan Name	Rate
Blue Cross Preferred Standard PPO (20)	\$1,147 ^{MM}
Blue Cross Preferred Standard PPO (30)	\$1,320 ^{MM}
Blue Cross Preferred Standard PPO (40)	\$1,733 ^{MM}

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Cost vs. Care (Individual and Group)

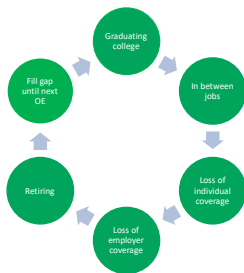
	Platinum	Gold	Silver	Bronze
Monthly Cost	\$\$\$\$	\$\$\$	\$\$	\$
Cost When You Get Care	\$	\$\$	\$\$\$	\$\$\$\$
Good Option If You...	Plan to use a lot of medical care services	Want to save on the monthly premium, while keeping your out-of-pocket costs low	Need to balance your monthly cost with your out-of-pocket costs	Don't plan on needing a lot of medical care services

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Short Term Medical

Designed to provide temporary health coverage during coverage gaps.



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Individual Short-Term Carriers Offered in Illinois

Golden Rule
A UnitedHealthcare Company

Health Alliance

- Duration up to 6 months
- Pre-Existing Conditions apply
- Handful of medical questions must be answered to determine insurability.

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Group Benefits Offered

- Major Medical
- Dental
- Vision
- Life
- Short Term Disability
- Long Term Disability

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Group Medical

- COUNTRY Financial Representatives/Brokered Insurance Solutions go-to market is small group.
- Examples of common groups written:
 - Farms
 - Doctor/Dental offices
 - Implement dealers
 - Auto-body shops
 - Veterinarian clinics

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Group Medical Carriers Offered in Illinois



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Small Group Market

- 1-50 Employees
- Guaranteed Issue
- Can be established throughout the calendar year
- No Annual Open Enrollment
 - One-time special enrollment November 1-December 15 for a 01/01 effective date.
 - Waive participation requirement
 - Waive employer contribution percentages

COUNTRY Financial Representatives have the ability to write large groups as well; 51+ employees

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What can a COUNTRY Financial Representative Offer?

Small Group Fully-Insured Health Plan

Most traditional way to structure an employer-sponsored health plan:

- The company pays a premium to the insurance carrier.
- The premium rates are fixed for a year.
- The insurance carrier collects the premiums and pays the health care claims.
- The covered members are responsible to pay any deductible amounts or co-payments under the plan.

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2021 Fully Insured Guidelines

Plan	Aetna	Humana	United Healthcare	Blue Cross Blue Shield	Health Alliance
Rate	2-500 - Composite 2-500 - Age related available upon request	1-4 enrolled - Age related 5-299 enrolled - Composite	1-9 A700 - Age related 10-200 A700 - Composite	1-50 - Composite or Age Related 51+ - Composite	1-50 - Age related Call request composite rates
Employer Eligibility	There must be at least one enrolled (E) employee who is not an owner and not the owner's spouse	There must be at least one enrolled (E) employee who is not an owner and not the owner's spouse	There must be at least one enrolled (E) employee who is not an owner and not the owner's spouse	There must be at least 1 enrolled employee or two employees and considered as a partnership	One employee group accepted
Family only groups	Requires 3 rd unrelated employee to enroll	Requires 3 rd unrelated employee to enroll	Requires 3 rd unrelated employee to enroll	With wife group of family members, a husband and wife group with no other employees can only be written off as a partnership and each partner has a separate K1	No requirements
1 & 2 Life Groups	One life group not allowed	One life group must have at least (1) W-2 eligible, non-related employee and one self-insured	One life group must have at least (1) W-2 eligible, non-related employee and one self-insured	One life group must have at least (1) W-2 eligible	One life group will be accepted as long as they meet participation of 50%
Participation	2-50 - 60% other self-insured 51-200 - 70% other self-insured, no more than 30% of eligible	50% other self-insured	25% regardless of workers	70% other self-insured	50% off of total eligible
Multiple Plan Options	2-50 - 3 plans for 1, 6 & 2 for 200 employees 51-200 - up to 5 plans	1-4 enrolled - 3 plans 5-8 enrolled - 2 plans 10-200 enrolled - up to 4 plans	2-50 - Unlimited 51-200 - up to 3 plans	2-100 - up to 6 plans 251 - Unlimited	Can offer up to 3 plans
Employer Contribution	2-50 - 50% of employee premium plus \$20 to \$300 70% of employee premium	50% of employee premium	50% of employee premium	25% of employee premium	50% of employee premium
1099	Not required	Minimum at least 1 employee on W-2, remainder can be 1099	Minimum at least 1 employee on W-2, remainder can be 1099	2-9 groups 1099 and 1099-MISC 10 - Capmax exceed 10% of eligible employees	Not allowed
Deductible & OOP Credit	Both given (must be submitted to Aetna 90 days from effective date)	Both given	Both given	Both given	2-50 - Yes if requested at time of quote 51+ - Only HMO groups on Capmax credit only
Provider Network	http://www.aetna.com/plan/2021/2021_2021	http://www.humana.com/	http://www.uh.com/healthcare-providers	http://www.bcbs.com/employees-and-partners/2021/2021	http://www.healthalliance.com/2021/2021
New Group Paperwork Deadline	Varies (each with Strategic)	Last day of the month prior to effective date	Last day of the month prior to effective date	To Brokerage 5 business days prior to the effective date	Last day of the month prior to effective date

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Sample BCBS-IL Quote

Blue FZO

Plan #	Start Date/End Date	COBRA Year/Reinstatement	Costs Inc. Out	OPFS Inc/Out	ER Credit/COBRA Credit	SP Fac/Out	OPF Long-Term Out	Prof. Shared Inc/Out	Non-Professional Rk	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Total Monthly Health Cost
Plan Group														
Plan Group Plan														
0110PPO	\$1,500-\$1,500	\$20,000	80%/90%	\$3000 Claimant	\$400,000	\$200,000	\$150,000	70% 70%	\$10,000/\$1,000	\$617.57	\$1,265.18	\$1,716.29	\$1,862.48	\$1,867.77
0110PPO	\$1,800-\$1,800	100%/100%	100%/100%	\$2000-\$1,000 Claimant	NA,100%	100%/100%	100%/100%	100%/100%	100%	\$617.57	\$1,265.18	\$1,168.00	\$1,843.57	\$1,847.71
0110PPO	\$1,710-\$1,710	\$21,617	100%/100%	\$1700-\$1,700	\$400,000	\$200,000	\$150,000	100%/100%	\$10,000/\$1,000	\$619.37	\$1,278.74	\$1,162.43	\$1,822.20	\$1,918.11
Plan Group														
Plan Group Plan														
0110PPO	\$1,525-\$1,525	\$20,000	80%/90%	\$2100 Claimant	\$500,000	\$250,000	\$200,000	70% 70%	\$10,000/\$1,000	\$102.33	\$1,104.66	\$1,023.81	\$1,174.14	\$1,456.98
0110PPO	\$4,000-\$4,000	80%/80%	80%/90%	\$3900 Claimant	NA,80%	80%/90%	80%/90%	70% 70%	\$10,000/\$1,000	\$136.79	\$1,073.18	\$993.08	\$1,528.81	\$1,610.37
0110PPO	\$4,000-\$4,000	\$43,901	80%/90%	\$2100 Claimant	\$500,000	\$250,000	\$200,000	70% 70%	\$10,000/\$1,000	\$348.24	\$1,096.48	\$1,014.24	\$1,562.48	\$1,644.72
0110PPO	\$7,710-\$1,130	\$30,430	100%/100%	\$7700-\$1,130	\$500,000	\$250,000	\$200,000	100%/100%	\$10,000/\$1,000	\$339.12	\$1,118.24	\$1,034.17	\$1,393.49	\$1,477.38
Plan #														
Plan Group Plan														
0110PPO	\$2,000-\$1,000	80%/80%	80%/90%	\$3700 Claimant	NA,80%	80%/90%	80%/90%	70% 70%	\$10,000/\$1,000	\$613.89	\$1,223.18	\$1,133.43	\$1,743.12	\$1,831.07
0110PPO	\$2,000-\$1,000	80%/80%	80%/90%	\$3900 Claimant	NA,80%	80%/90%	80%/90%	70% 70%	\$10,000/\$1,000	\$719.97	\$1,147.84	\$1,061.84	\$1,631.81	\$1,721.91

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What can a COUNTRY Financial Representative Offer? (cont)

- COUNTRY has the ability to offer level-funded options as well
 - Funding option for self funded plans that aids employers in their health coverage budgeting and funding efforts
 - Employers pay a set amount each month to the carrier
 - The carrier facilitating the level funding will pay claims throughout the year
 - Possible refunds at the end of the year if your payments exceeded claims

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Brokered Insurance Solutions/Rep Involvement

- Client relationship
- Quoting
- Present plans and premiums
- Advise on best possible solutions
- Application completion and submission
- General policy questions
- Insured requests
- Renewal questions

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Questions?

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