

BROKER TIPS: INDIVIDUAL PLANS

LIVE
FEARLESS

Excellus  

KEY DATES

	ON EXCHANGE	OFF EXCHANGE
Renewal Notice Sent	NYSOH mails in batches between October 11 and October 31	October 31
Open Enrollment Begins	Marketplace opens for new enrollments November 1. Marketplace opens to existing members to make plan changes and update eligibility starting November 16	November 1
Application Deadline for 1/1 Effective Date	December 15	December 15*
Application Deadline for 2/1 Effective Date	January 15	January 15*
Application Deadline for 3/1 Effective Date	January 31 (Marketplace open enrollment ends)	January 31*

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

RENEWALS — WHAT YOU NEED TO KNOW

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 new 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 should look out for their January invoice before making their first payment.

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 can call **1-877-626-9298** if they have any questions.

THE ESSENTIAL PLAN – WHAT'S NEW IN 2017

The Essential Plan, a health plan launched in 2016, is offered only through the NY State of Health Marketplace to individuals who make too much income to qualify for Medicaid, yet don't have access to affordable health coverage. It's also available to lawfully present immigrants who do not qualify for Medicaid. **Essential Plans 1 and 2 now offer new packages that include vision and dental benefits.**

For only \$0 or \$20 a month and low out-of-pocket costs, members will get comprehensive health coverage, including inpatient and outpatient care, physician services, diagnostic services and prescription drugs. Preventive care, such as routine office visits and recommended screenings, will be free. Standard Essential Plan plus dental and vision will have a higher premium.

Essential Plan members will have access to a wide selection of doctors and hospitals in their local area. They can confirm their doctor participates with our network by using our online doctor search tool located at ExcellusBCBS.com.

Those who qualify must be NY State residents and reside in the region we serve, meet certain household size and income limits, and they cannot be eligible for minimum essential coverage. Women who are pregnant are not eligible for the Essential Plan.

The Essential Plan covers one person per policy and enrollment is **available throughout the year**, along with other plans covering both adults and children. Policy effective dates vary based on which Essential Plan the member is eligible for. However, for coverage beginning **January 1, 2017**, individuals should enroll before **December 15**.

BLUE ON DEMAND UPDATES

You can always find Individual and Family medical packages on Blue On Demand. Plus, find updated tools and resources to help guide you through Open Enrollment.

2017 BLUE ON DEMAND INCLUDES:

- Metal level and Essential Plan rates and plan details for individuals and families
- New side by side comparisons of plans that changed
- Resource center for easy access to the plan brochures and Exercise Rewards brochure and information
- Updated product and ExerciseRewards™ brochures
- Telemedicine powered by MDLIVE - See a board-certified doctor by phone or video on your schedule, anytime, anywhere, including from your own home

REMEMBER...

Commission for on and off exchange individual market medical products is \$25 per contract per month (PCPM). No commission will be paid for the Essential Plan or Safety Net plans.



PRE-SALE QUESTIONS

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 888-576-6574.**

From **10/24-12/18**, Monday-Thursday 8am-8pm, Friday 9am-8pm and Saturday 9am-1pm.
From **12/19-2/12**, Monday -Thursday 8am-8pm and Friday 9am-8pm.



MEMBER/BROKER QUESTIONS

For Credentialing (appointments) and commission inquiries:
BrokerContractsExcellus@excellus.com

For questions related to the status of applications, ID cards, bills, and more, call our Customer Care Center at **1-877-626-9298**.