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High-Deductible Option Back By Popular Demand

Based on your feedback, we're pleased to announce the re-release of our ConsumerDirect EPO \$5,800 option. This means you can now offer your community-rated small-group clients a product compatible with health savings accounts (HSAs).

This community-rated high-deductible group health plan has a \$5,800 deductible for individual-only coverage and an \$11,600 deductible for family coverage -- with zero percent coinsurance. Once the annual deductible has been met, all in-network medical and hospital services are covered in full, including prescription drugs. Plus, in-network preventive services such as annual physical exams are covered in full and are not subject to the deductible.

The plan will also appeal to your clients because it provides:

- Access to the EmblemHealth National Network, which includes many of the tristate area's leading physicians, other medical practitioners and acute care hospitals, as well as physicians and hospitals across all 50 states.
- Eligibility for the HSA option
- [Competitive rates](#)

The monthly premium for individual-only coverage starts as low as \$300.11 for an employee in the downstate region, making our ConsumerDirect EPO \$5,800 option attractive for many of your clients.

The EmblemHealth ConsumerDirect EPO is underwritten by Group Health Incorporated ("GHI") and provides in-network benefits only. Except for emergency hospital care, no out-of-network services are covered. Coverage is subject to all terms, conditions, limitations and exclusions set forth in the contract and certificate of insurance. Refer to GHI policy form number PLH-SGC-997 Certificate, et. al.

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View Your Commissions Online

Did you know you can view your commission payments online using the Manage Your Book of Business tool on the EmblemHealth [broker portal](#)? Once you sign in, simply click on the “commissions” tab. You’ll be able to see the previous six months of your commission payments. Click on a specific month to review payment details, including group name, group number, date the premium was received by EmblemHealth, amount of the premium paid, your commission rate and the actual paid commission amount.



We generally pay commissions between the 10th and 15th of the month. The quickest way to receive payment is by registering for direct deposit through [Bank of America’s Paymode-X™](#) payment service. Once your account is activated, we can issue your payments electronically. For more information, you can contact Paymode-X toll free at **1-866-252-7366**, Monday through Friday, from 8 am to 8 pm.

Here are answers to some frequently asked questions:

Q. What can I do if I didn’t receive a commission for each group in my book of business?

- A. Click on the tab for your existing book of business to view the status of each of your groups. If you see a date in the “termination date” field, the group has terminated and the commission wouldn’t be due. If a group hasn’t terminated and you haven’t received a commission check, contact EmblemHealth Broker Services.

Q. Will I receive a commission if the group doesn’t pay their premium on time?

- A. Client payments must be made at least a few days before your commission due date. If a group is late with their payment, your commission will be delayed until the following month, at which time it will be paid in full.

If you have any questions about how to use our broker portal, please call EmblemHealth Broker Services at **1-866-614-6040**, Monday through Friday, from 9 am until 5 pm.

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Helping New Members Understand Their Plans

Having a new health plan can be a confusing experience. There's a lot of information to absorb. Fortunately, your clients' newly-enrolled group members have a new resource to help them learn how to get the most out of their EmblemHealth plan: Our [Quick Start Guides](#).

New members for many of our plans receive a Quick Start Guide in their Welcome Kit — a one-page introductory flier that explains in easy-to-read language the essential first steps of starting on their new plan, including how to:

- Find a doctor
- Register with us online to get the most up-to-date plan information
- Reach us

Since each plan has its own specific benefit design, Quick Start Guides explain to members how their plan works and give basic information to help get them up and running, including tips on reducing costs. Quick Start Guides can answer many frequently-asked questions — and that can mean fewer calls to you to explain the coverage.

Your clients' group members will appreciate having this helpful information at a glance.



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Putting Members on the PATH to Better Health

Chances are you have clients with group members who have a chronic condition such as coronary artery disease or diabetes. Many EmblemHealth members have a health condition that's ongoing or recurring. For them, properly managing it can mean taking on a long list of responsibilities, including:

- Understanding the condition's symptoms and risks
- Undergoing the right treatments
- Eating the right foods
- Managing multiple doctor visits and medications



Managing a chronic condition can be challenging; for some, it can be overwhelming. That's why EmblemHealth offers eligible members support and education free of charge through PATH (Positive Actions Toward Health) health management programs. These programs complement the care practitioners provide, and help members better understand their condition so they can meet their health goals.

Whether it's for help managing COPD, depression, diabetes, heart or kidney disease, or a rare chronic condition, members can get one-on-one phone support from a health coach, educational resources and help finding community services.

No one should ever be defined by the illness they have. EmblemHealth's PATH programs can help your clients' group members stay healthy, get well faster and live better with chronic illness. Please visit our Web site to [learn more about our PATH programs](#).

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Providing Support for Family Caregivers

How many of your clients have employees who are family caregivers? Probably more than you may realize.

According to industry data, more than 65 million people in the U.S. are actively involved in caring for a chronically ill, disabled or aged loved one. Experts say this number is likely to rise as Baby Boomers



age and technological and medical advances increase life expectancy.

Family caregivers need care, too. The stress and demands of the role mean that family caregivers typically find themselves with emotional, mental and physical health problems. A family caregiver can end up becoming a care recipient.

To provide assistance to this growing population, EmblemHealth offers [Care for the Family Caregiver](#) free of charge to your clients. Family caregivers in your client groups will enjoy online access to a range of resources and information, discounted access to important services and community outreach.

Our newest resource — [a Facebook page](#) — has already brought together more than 6,500 family caregivers from across the country to share stories and information.

Please let your clients know about EmblemHealth's Care for the Family Caregiver initiative. They're sure to appreciate having these helpful resources at their fingertips.