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## InBalance EPO: Good for Large Groups. Good for Members.

There's a very good reason why EmblemHealth's InBalance EPO has that name. It balances the needs of large group employers (with 51 or more employees) and their employees by providing rich benefits to members, while reducing the employer's premium through various cost-sharing arrangements.



### Keeping Costs Down

With InBalance EPO, employers can give their people access to our extensive National Network of quality doctors and hospitals throughout New York State and across all 50 states. Keeping the care in network helps keep costs down; so can these cost-sharing arrangements:

- Copays for all office-based services (except preventive services)
- In-network deductibles and coinsurance on hospital services, in-office surgical procedures and outpatient diagnostic radiology procedures

For members, InBalance EPO can help lower out-of-pocket costs with:

- No copays for kids for in-network office visits or diagnostic tests (optional benefit)
- No copays for in-network preventive services covered in full
- An open formulary for all FDA-approved medications

### Lots of Value-Added Extras

As part of its rich benefits, InBalance EPO features programs, discounts and tools to help members stay healthy, get well, live better:

- Wellness PATH Program (for weight management, stress reduction and more)
- Tobacco-Free PATH Smoking Cessation Program
- Discounts on weight-loss programs, laser vision, acupuncture and more
- 24/7 Nurse Advice Line
- Disease-management tools on myEmblemHealth (our secure member site at emblemhealth.com)

### **Everything Your Clients Want in a Plan . . . for Less**

Rich benefits at price points that respect employers' budget make EmblemHealth's InBalance EPO a great plan for groups. For more details, visit [www.emblemhealth.com](http://www.emblemhealth.com) or contact your EmblemHealth Sales representative.

Availability of health and wellness programs may vary based on the EmblemHealth product selected. EmblemHealth cannot ensure that a particular vendor will remain in the program. The services available under these programs are not covered services underwritten by Group Health Incorporated ("GHI") or HIP Health Plan of New York ("HIP") as part of the plan.

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## Discover Something Special in Dental

What we're most proud of about the EmblemHealth Preferred Dental plan is that it has stood the test of time. It's been the plan of choice for decades for nearly 500,000 New Yorkers across the state.

We believe that our members stand by this plan primarily because of three reasons that — not incidentally — we think matter the most in a dental

plan: affordability, 100% coverage for covered services and a strong, quality dental network.



### Unique Coverage

Available to groups with 51 or more employees, EmblemHealth Preferred Dental covers in-network preventive services in full. Plus, once any applicable deductible is met, complex procedures are paid at 100% when performed by network dentists.

Complex procedures include:

- Fillings
- Root Canals
- Wisdom tooth extractions and related IV sedation
- Periodontal Services
- Repairs to existing crowns, dentures and bridgework

There are no additional out-of-pocket costs for members until applicable plan benefit maximums are met.

### Strong Provider Coverage

Our participating dentist network is a proprietary, stable New York and New Jersey network established in 1988 and still growing today, with over 8,000 participating dentists. Plus, members have access to a nationwide network of over 150,000 dentists.

Unlike many other dental networks, our provider credentialing meets the rigorous standards of the NCQA Credentials Verification Organization (CVO) Certification Program — because we want our members to get the best dental care.

## **Get to Know Preferred Dental**

There are so many reasons why we are proud to offer this special plan, we just can't list them all here. Please read our helpful [Did You Know](#) flier for more information.

Or take a deeper look at the plan's benefits and coverage options, as provided on our [Web site](#).

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## The Ins and Outs of Selling Plans on the Exchanges

Brokers can sell health insurance on or off the New York Health Benefit Exchange, and you are paid commission directly from the carriers, not by the Exchange. In our March/April 2013 edition of Broker Focus, we shared this and other information that was then available regarding the broker's role in selling plans on the Exchange.

In this issue, we further explore the role of brokers in the exchanges, according to guidelines most recently released by the Center for Consumer Information and Insurance Oversight (CCIIO). Here are answers to some questions you may have:



Some recent statistics show consumers may need a lot more help understanding health reform.

[LEARN MORE](#)

### Do brokers have to register and complete a training to sell plans on the Exchange?

- **Yes, if brokers want to sell individual plans.**  
In states with either state exchanges (like New York) or federally-facilitated exchanges, brokers must register with the Centers for Medicare & Medicaid Services (CMS). The brokers must also complete an online training course and a privacy and security agreement. In 2014, the training will not address the particular requirements of any state. Health insurance issuers will be responsible for verifying the registration status of their brokers.
- **It's optional if brokers only want to sell small group plans.**  
For brokers working *exclusively* with the Small Business Health Options Program (SHOP), the above-stated registration and training are optional.

### How will brokers be able to assist individual consumers?

Registered brokers will be able to assist individual consumers who are selecting a plan on the Exchange in two ways:

1. **Issuer-based pathway:** Brokers assist consumers in the use of an issuer's Web site. Once consumers decide to apply for coverage through an Exchange, brokers log on to the issuer's Web site and are securely redirected to the Exchange to apply for eligibility. Once the consumer's eligibility is confirmed,

they are securely redirected back to the issuer's site to help the consumer compare plans and purchase coverage.

2. **Exchange pathway:** Consumers use the Exchange Web site with a broker's assistance. Consumers log on to the Exchange site to open an account and apply for eligibility, with assistance from a broker. Once eligibility has been confirmed, the broker can assist the consumer in comparing Qualified Health Plans (QHPs) and purchasing coverage. The consumer will need to enter the broker's assigned ID to indicate the broker worked with them to compare plans and buy coverage.

## How will brokers be compensated for selling plans on the Exchange?

State and federally facilitated exchanges will not pay commissions or compensation to registered brokers. New York State has chosen to establish a compensation structure whereby issuers pay commissions directly to, or through an intermediary — the Exchange.

## Does New York offer a Web broker option?

State and federally-facilitated Exchanges may offer a Web broker option, whereby brokers may serve as an alternate channel for consumers. The Web broker option allows consumers to start looking for plans on a broker's Web site, be redirected to the Exchange site to apply for eligibility and return to the broker's site to compare QHPs and select one. New York State does not offer a Web broker option.

We hope this information has been helpful to you. We will continue to provide updates as the implementation of the New York Health Benefit Exchange moves forward.

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### Reference:

CCIIO. May 1, 2013. Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/agent-broker-5-1-2013.pdf>

### Health Reform Highlights:

- CCIIO. May 10, 2013. Small Business Health Options (SHOP)-Only Marketplace FAQs. <http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/shop-marketplace-5-10-2013.pdf>
- CCIIO. April 30, 2013. Model Language for Individual Market Renewal Notices. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/individual-market-renewal.pdf>
- CMS. March 22, 2013. Standard Companion Guide Transaction Information. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/companion-guide-for-ffe-enrollment-transaction-v15.pdf>

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## Kaiser Poll Shows Confusion on Health Reform

In an April 2013 phone survey with 1,203 US adults, the Kaiser Family Foundation found widespread confusion about federal health care reform. Of those surveyed:

- **42 percent were unaware the Affordable Care Act is still law.** Some thought it had been repealed or overturned by the Supreme Court, and overall they could not say for certain it was still in place.
- **Nearly 50 percent said they know too little about health reform to understand how it will affect them and their families.** They said they will get their information about health reform from friends and family, newspapers, radio and online news sources, and cable TV news.
- **72 percent said they had not seen or heard ads about health reform in the past 30 days.** Yet, the individual mandate, which requires most Americans to have health insurance or pay a penalty, will take effect January 1, 2014.



With enrollment in the state and federal Exchanges starting October 1, 2013, consumers can expect to start hearing more about the new health care law.

### Reference:

Kaiser Family Foundation. Kaiser Health Tracking Poll: April 2013.  
<http://kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-april-2013/>

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## Let's Go Picking: Fresh Apples and Juicy Tomatoes in NYC

The best, freshest food is what's grown locally. It's good for your health. It's good for New York. This year, EmblemHealth is supporting even more local farmers' markets, including **Harvest Home Farmer's Market**, **Grow NYC** and **125th Street Farmer's Market**.



We encourage you and your clients to visit any of the markets listed below. They're open through November. At the Harvest Home Markets, we'll even demonstrate how to prepare the fresh produce. We share the recipes, so the same healthy dishes can be made at home.

Some farmers' markets offer more than just produce. You'll find a variety of other items and activities such as:

- Fresh fish
- Locally grown flowers
- Skin care products
- Family-friendly activities
- Cooking demonstrations
- Classes on nutrition and gardening

### West Harlem Market

137th Street and Broadway, Manhattan

Open Tuesdays: July 9–November 19 from 8 am to 4 pm

Cooking demonstrations: July 16–October 29

Play Street Program and a mobile reading station: July to mid-August

### East Harlem Market

104th Street and 3rd Avenue, Manhattan

Open Thursdays: July 11–November 14 from 8 am to 4 pm

Cooking demonstrations: July 18–October 31

Play Street Program and a mobile reading station: July to mid-August.

### Metropolitan Market

99th Street and 3rd Ave., Manhattan

Open Fridays: July 5–November 15 from 8 am to 4 pm

Cooking demonstrations: July 19–October 25

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## **Grow NYC**

### **175th Street Market**

175th Street and Broadway, Manhattan

Open Thursdays: June 27–November 21 from 8 am to 4 pm

### **Corona Farmers' Market/Green Market**

Roosevelt Avenue at 103rd Street / Corona Plaza, Queens

Open Fridays: July 5–November 22 from 8 am to 5 pm

### **Brownsville Rockaway Youthmarket**

Corner of Rockaway and Livonia Avenues, Brooklyn

Open Fridays: mid-July to mid-November from 12 noon to 7 pm

### **Barclays Center Market**

620 Atlantic Avenue, Brooklyn (on the Flatbush Avenue side)

Open Wednesdays: July 17–November 27 from 10 am to 4 pm

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## **125th Street Farmers' Market**

Adam Clayton Powell, Jr. State Office Building Plaza on

125th Street at Adam Clayton Powell, Jr. Blvd.

Open Tuesdays: June 11–November 26 from 10 am to 5 pm

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# BROKER FOCUS

Published for the Broker Community

**JULY/AUGUST 2013  
VOLUME 2 ISSUE 4**

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## Put Care on Your Calendar

Every month we offer new programs to help members in the community stay healthy, get well and live better. All classes are free and open to the public.

Some popular classes include:

- Dining Diversities for Diabetics
- Support Group for Series Illness
- How to Use Your Smartphone
- Walk Away the Pounds
- Caregiver Support Group
- Tai Chi and Meditation

Check out what's happening in August in [Harlem](#) and [Cambria Heights](#)!



**PUT CARE ON YOUR CALENDAR IN AUGUST**

Every month you'll find new programs to help you stay healthy, get well and live better. All classes are free and open to the public.

Come join us at EmblemHealth Neighborhood Care and together we can make our community a healthier and happier place.

**204-20 Linden Blvd. Cambria Heights**

**12 Monday Low Impact Zumba**  
10:30-11:30 am  
\$5.00-8.00

**24 Saturday Healthy Living with Diabetes**  
10:30 am-12:00 pm  
\$5.00-8.00

**215 West 125th Street**

Every month you'll find new programs to help you stay healthy, get well and live better. All classes are free and open to the public.

Come join us at EmblemHealth Neighborhood Care and together we can make our community a healthier and happier place.

<b>3 Saturday Spring Dinners for Diabetics</b> 9:30 am-12:00 Noon	<b>17 Saturday Family Yoga</b> 10:30-11:30 am	<b>23 Friday Medicare 101</b> 10:30 am-12:00 Noon
<b>5 Monday Walk Away the Pounds</b> 10:30 am-12:00 Noon	<b>19 Monday Walk Away the Pounds</b> 9:30 am-12:00 Noon	<b>25 Friday Medicare 101</b> 10:30 am-12:00 Noon
<b>8 Thursday Walk Away the Pounds</b> 9:30-10:30 am	<b>20 Tuesday Dining Diversities for Diabetics</b> 9:30-10:30 am	<b>26 Saturday Tai Chi and Meditation</b> 10:30 am-12:00 pm
<b>10 Saturday Tai Chi and Meditation</b> 9:30 am-12:00 pm	<b>21 Wednesday Friends in Need Support Group for Serious Illness</b> 10:30 Noon-12:00 pm	<b>28 Wednesday Caregiver Support Group</b> 10:30 am-12:00 pm
<b>12 Monday Walk Away the Pounds</b> 10:30 am-12:00 Noon	<b>22 Thursday Understanding Blood Pressure Medications</b> 10:30 Noon-12:00 pm	
<b>14 Wednesday Medication Made Easy</b> 10:30-11:30 am		

For all events, call 347-876-5754 | emblem.com

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