

March 2012

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Welcome!

We're excited to bring you the inaugural issue of EmblemHealth's *Broker Focus*.

This monthly newsletter is intended to serve you and help you serve your clients — our customers. That means keeping you abreast of what's going on here at EmblemHealth and throughout the health insurance industry. Our goal is to give you the information you need, when you need it, to help you meet the needs of your clients and to grow your book of business.

Each month, we'll cover a wide range of important issues and topics, including:

- How we're using technology to coordinate care, make the health care system easier to navigate and make service more customized and personalized for our members and for you
- The impact of the health care reform law on the small group marketplace
- Wellness programs, and how they can help your clients' group members stay healthy, get well faster and live better
- Our hottest selling plans
- And much more

We all know that these are challenging times. But they can also be exciting times filled with sales opportunities if you're armed with the right information. We hope that each issue of *Broker Focus* provides the kind of timely, topical information about EmblemHealth products and services that will help you make a sale or convince one of your clients to renew their EmblemHealth coverage.

We're pleased to be able to provide this forum to communicate with you. We hope you enjoy this first issue of *Broker Focus*.

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Bonuses for Small Group Sales

In appreciation of all your hard work selling our products, EmblemHealth is pleased to present its 2012 broker bonus schedule for small group sales (2 to 50 employees) of our PPO- and EPO-based plans, effective January 1, 2012.



Contracts sold per quarter	25-49	50-99	100-199	200+
Bonus per contract	\$25	\$35	\$45	\$60

As you can see, the bonuses can add up quickly. Sell 49 contracts in any calendar year quarter and you'll earn a \$1,225 bonus. Sell 99 and you'll take home \$3,465. Sell 200 and you can pocket \$12,000. Best of all, there's no limit to the bonuses you can earn.

We pay bonuses quarterly, two months after the close of each quarter. Groups must be active for you to receive your bonus. **Please note that this bonus program does not include sales of HMO plans.**

If you have any questions about EmblemHealth's small group broker bonus program, please contact your EmblemHealth representative or general agent, or call EmblemHealth Broker Services at **1-866-614-6040**.

The EmblemHealth broker bonus program is available only to selling agents contracted directly with EmblemHealth companies.

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Online Premium Payment for Small Groups

Your clients can now pay their premiums quickly and securely, track payments and view past invoices — all with just a few clicks. EmblemHealth's new e-payment system, presented in partnership with JP Morgan Chase, is now available to small groups with EmblemHealth-branded or GHI-branded plans.



The system is easy to use. Your clients register and sign in to the group portal on www.emblemhealth.com. From their home page, they simply click "Pay My Bill." They can choose to make a single payment or set up a series of payments. They can also create a payment profile that routes electronic payments through the group's bank account. Eligible groups can use the e-payment system as long as their accounts are paid to date.

This customer-friendly payment option includes these benefits:

- A review window to check over the payment request before it's authorized
- Payments credited to a group's balance due within two business days of submission
- No extra fees for e-payments made through a bank account
- No postage costs, delays or overnight mail expenses

Groups received a note about this new service with their February invoice. Feel free to encourage your clients to pay their premiums online.

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Supreme Court to Review Health Care Reform

The federal Affordable Care Act will have a major impact on our industry and on the way you do business. This month will be especially pivotal. Beginning March 26, 2012, the U.S. Supreme Court will hear oral arguments regarding several of the federal health care reform law's provisions:



- **The Individual Mandate.** The issue is whether requiring all citizens to have or purchase health insurance beginning in 2014 is constitutional.
- **Severability.** This is when part of a law can be separated into legally distinct pieces. Will removing the individual mandate nullify the entire law? Or, will the other portions remain intact? The Court will consider which parts of the law should remain in effect if the individual mandate is found to be unconstitutional.
- **The Anti-Injunction Act of 1867.** The Court will decide if the act prohibits legal challenges to the individual mandate before the penalties for non-compliance (a tax) are collected in 2015.
- **Medicaid Expansion.** The issue is whether Congress can force states to spend money to cover new populations.

The Court will hear arguments for an unprecedented five-and-a-half hours. A ruling is expected in June 2012. We will continue to keep you informed of developments and their implications for our industry in the months ahead.

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Hot Selling Plans

EmblemHealth's EPO 40 and CompreHealth HMO plans, which offer your small group clients excellent value, are turning out to be hot sellers in the New York market for the first quarter of 2012.

Our EPO 40 plan keeps costs down by keeping care in network. The plan gives your clients referral-free access to the EmblemHealth

National Network, which features many of the tristate area's leading physicians and other medical practitioners, leading acute care hospitals, plus physicians and hospitals across all 50 states. Key features include:

- No copay for kids for in-network office visits or diagnostic tests
- Preventive services covered in full in network
- Monthly premiums for individuals start as low as \$452.28 for second quarter 2012 renewals



Our best price performer, CompreHealth HMO, reduces member and group costs by providing access to a full range of health services coordinated by a doctor the member chooses, often at convenient physician group practices. Care is available through the EmblemHealth NY Metro Network, which includes leading physicians and other medical practitioners across New York City and Nassau, Suffolk and southern Westchester counties, and many of the metro area's leading hospitals. Monthly premiums for individual coverage start as low as \$326.42 for second quarter 2012 renewals.

We'll continue to support your sales efforts by offering plans that provide quality care and attractive benefit designs, at price points your clients can afford in the current economy.

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EmblemHealth Plans Earn Top NYSDOH Ratings

Several EmblemHealth company plans scored high marks from the New York State Department of Health (NYSDOH) in its 2011 Managed Care Regional Consumer Guides, which rate health plans on quality of care and consumer satisfaction. Ratings are based on a comparison of health plan performance ratings to statewide averages.



- EmblemHealth's commercial HMO plans underwritten by HIP outperformed all competitors' HMO plans in New York City and Long Island with a rating of 73 percent. They also rated above average on overall satisfaction with the plan.
- Our commercial HMO and Medicaid plans performed well on ratings for women's preventive care.
- Our HMO Medicaid plan tied for first place with Health Plus on Long Island and second place in New York City on overall ratings. They also performed very well on various clinical measures — in particular, the quality of care provided to members with illnesses.
- In the Hudson Valley region, our Medicaid plan tied for first place on the overall rating and our commercial HMO plan was competitive with the top two performers (CHPHP and MVP).
- In all regions, our PPO plans underwritten by GHI performed competitively.

These ratings demonstrate EmblemHealth's continuing commitment to provide its members with high quality care and customer service.

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Members Click for Wellness

Did you know EmblemHealth members can get a snapshot of their health and receive personalized wellness information online?

All they need to do is complete the Health Risk Assessment (HRA) on the [Health Manager](#) at www.emblemhealth.com.

This interactive questionnaire — available in English and

Spanish — provides a snapshot of their health and suggestions for maintaining and improving it. There is also a version parents can fill out for their children beginning at age six.

In the personalized report, wellness is broken down so members can focus on the areas of most concern (and share the information with their doctors). Plus, they can get e-mails that promote health topics focused to their needs.

Also available to adults are eight-week, self-help action plans that address depression management, risky drinking, diabetes prevention, exercise and activity, healthy eating, heart disease prevention, smoking cessation, stress management and weight management.

