

# APRIL 2016 BROKER BLAST

To date, 2016 has been a year of accomplishment and positive change to better serve our brokers, clients, and members. January saw the largest enrollment in the MEWA's history, followed by a solid first quarter. We are projecting a large growth year, thanks to you...our broker partners.



This has been a year of innovation for the MEWA. We have delivered and will continue to deliver to your clients the following:

- Building and strengthening with true General Agency partnerships
- Roll out of our JET quoting system to General Agents and Brokers
- Effective January 1st:
  - Free Fraud Resolution Protection. If any of our members fall victim to identity breach, this service will assist in restoring them back to pre-breach status.
  - Telemedicine through MDLive. An added benefit that provides members 24/7/365 access to board-certified primary-care doctors and pediatricians by secure video, phone or email.
- Effective April 1st:
  - Wellness Rewards Program. Offering our members a \$50 reward if they complete a predetermined set of wellness actions. If a group has 80% of Employees successfully complete the program, that group receives a 1% reward credit to the April invoice.
  - Gym Discount Program through GlobalFit.
- Effective Immediately - We no longer require copy of ID cards as proof of waiver. Instead, we will accept a signed letter/spreadsheet from the employer listing waivers and reason for waiving.

What can your clients look forward to in the second half of 2016:

- Cigna OAP network as our national wrap at no additional charge. Launch date will be announced soon.
- Inclusion of Sole Proprietors - Pending DOBI approval.
- Roll out of JET enrollment system to Brokers and Groups.
- MEWA CE course offered through our General Agent partners. More information to follow.

In addition to these great enhancements we are also revamping our service model. We learned from listening to our Broker partners and our members, coupled with our rapid growth, that we need to increase staffing and alter our service model. We are evaluating every paper form currently required with our legal team and you can expect some positive changes. We have hired a large group account manager to provide specialized service to our large groups. I personally will be overseeing the large group account management to ensure that these groups are receiving personalized service. Feedback from you is what helps us evolve, and these changes are a direct result of that feedback.

I am proud to announce that our July renewal is coming in at an approximate increase of 4.1% for most plans and even lower for others (this increase may change based on Plan selection and demographic changes). This announcement speaks to the message and purpose of why this MEWA was created - to provide economies of scale and give small to mid-size employers the advantages seen by groups with thousands of employees.

Finally, I want to remind you that the Broker Bonus program from groups sold July 2015 is ending this July. Beginning with July 2016 renewals, the commission level will revert back to 5% of paid health care fees.

Again, thank you for your continued support.

Sincerely,

Rob Saphow  
Sr. Director of Business Development  
Qualcare Management Resources

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