



Quote of the Month

"The journey of a thousand miles begins with one step." ~Lao Tzu

Question of the Month

According to the World Health Organization, what percentage of the world's population ages 15 and up are smokers?

- a) 22%
- b) 31%
- c) 16%
- d) 10%

Look for the answer in an e-mail from your sales representative.

2016 General Updates and Reminders

- New York Small Group Fall 2016 Webinar Recap
 - Competitive Position
 - Metro Network Benefit Reminder
 - High Level Plan Changes
 - Sweat Equity
 - OHP Withdrawal
 - Specialty Benefits
 - New York UHC Individual Essential Plan
- New Jersey Small Group Fall 2016 Webinar Recap
 - NJ Transitional Relief Instructions
 - Out of Network Reimbursement
 - All Savers Product



New York Small Group Fall 2016 Webinar New York

Now that our fall webinars have concluded let's take a step back and review all of the new information for 2017!

Competitive Position New York

5.6% Average increase across all plan designs for 2017

What does that mean?

- 1) We narrowed the gap with Care Connect
- 2) We have increased our rate favorability to Aetna

Not to mention we have consistently been your long term partner in the market! While other carriers have come and gone, Oxford has served the market for 32 years and will continue to do so no questions asked!

Need we say more?

Metro Network benefit Reminder New York

Thank you for all of the new business in 2016. Since we have seen about 24% percent of our new business comes from our Metro portfolio we wanted to highlight some of the benefits as a reminder!

- Oxford insurance license
- Available in New York
- Subset of the Liberty Network.

Includes:

- Memorial Sloan Kettering Cancer Center
- New York Presbyterian Health System
- Long Island Health Network
- Mount Sinai Health System
- Hospital for Special Surgery
- Westchester Medical Center

- New York and New Jersey access only
 - Access to Metro Network (NY) and Garden State Network (NJ)
- Value Pharmacy Network Retail Chains
 - **Includes:** Walgreens, Duane Reade, Rite-aid, Walmart
 - **Excludes:** CVS, Target and many non-chain pharmacies
- In-network only plans (no out-of-network benefits)
- Coinsurance on Tier 3 pharmacy, copayments on Tiers 1 and 2

New in 2017

- Eliminated Freestanding and Hospital cost-share difference for Advanced Diagnostic Services (MRI, CT, etc.)
- Non-HSA Oxford Metro Network plan designs will move to embedded deductibles

High Level Plan Changes New York

In order to maintain compliance with this year's actuarial value calculator a few minor tweaks to our portfolio were required. Below is a high level overview of the changes. Please note this is not all inclusive.

Platinum:

- \$5/\$15 EPO/PPO Freedom Network options
 - Changed Emergency Room to \$200 (\$100) and Inpatient copayment to \$200 (\$150)

Gold:

- \$1,500 EPO HSA Freedom
 - In-network out-of-pocket-maximum changed to \$4,000 (\$2,000)
- EPO \$15/30 \$800 Freedom & EPO \$25/40 \$1,250 Freedom
- Emergency room copayment change to \$400 (\$300)
- Tier 1 Rx copayment change to \$15 (\$10)

Silver:

- \$40/\$70 EPO/PPO Freedom/Liberty Network
 - In-network deductible changed to \$2,500 (\$2,000)

Bronze:

- \$5,000 EPO HSA Freedom/Liberty Network
 - Deductible changed to \$5,500 (\$5,000) and coinsurance to 70% (80%)

Pharmacy Changes:

- The ancillary charge **will not** accumulate towards the out-of-pocket maximum
- Mail Service Member Select **will no longer** be applied to small group (1-100) plan designs

Sweat Equity New York / New Jersey

We are also excited to roll out our new Sweat Equity program. Don't worry; our Gym reimbursement did not go anywhere. This is simply our enhanced Gym Reimbursement benefit with even more reimbursable items. A list can be seen below!

- ✓ Aerobics
- ✓ Boot camps
- ✓ Boxing/Kickboxing
- ✓ CrossFit
- ✓ Indoor rock climbing
- ✓ Martial arts
- ✓ Personal training
- ✓ Pilates
- ✓ Pure Barre
- ✓ Standard gym
(including YMCA & community centers where fitness services are offered)
- ✓ Swimming
- ✓ Tennis/Racquetball
- ✓ TRX
- ✓ Weight/Resistance
- ✓ Yoga
- ✓ Zumba
- ✓ Even Citi Bike Memberships!!!!!!

Most plans provide eligible Oxford members who complete 50 workouts in a 6 month period with:

- Up to \$200 for subscribers
- Up to \$100 for spouses

OHP Withdrawal

Effective upon renewal in 2017 our Small group HMO products in New York will no longer be available. Please see the detail on the transition process below as action may be required!

- Effective upon renewal, beginning January 1, 2017
 - Applies to OHP products
 - Small group HMO (including Healthy New York)
 - Large group POS
 - Individual HMO
 - Employers and members will receive notice about **180 days** before their 2017 coverage end date

Plans being withdrawn	Replacement Options
Platinum Liberty HMO \$20/\$40 Gated OHP	Platinum Freedom EPO \$20/\$40 Freedom Non-Gated OHI
Gold HMO \$30/\$60 \$1,000D Gated OHP	Gold EPO \$30/\$60 \$1,000D Liberty Gated OHI
Gold Healthy NY HMO \$25/\$40 Gated OHP	Gold Healthy NY EPO \$25/\$40 Metro Gated OHI

OHP Only Groups

- A similar Platinum or Gold plan design will be proposed in IDEA
- Will not receive a renewal package
- Action required:
 - Submit using IDEA or send a paper application
 - Supporting documents required (e.g. - tax and waivers)

The Current and As-Is plan for the selected CSP is as follows: -

Current Plan		As-Is Plan	
<div> <div>Gold</div> <div>G HMO 30/60 L Gated OHP</div> <div>Network - Liberty</div> </div>		<div> <div>Gold</div> <div>G EPO 30/60 L G OHI</div> <div>Network - Liberty</div> </div>	
<div>Monthly Premium:</div> <div>\$4850.80 / month</div> <div>SRC: \$771.64 / month</div>	<div>In-Network Copayment:</div> <div>\$30/\$60</div> <div>In-Network Deductible:</div> <div>\$1000/\$2000</div> <div>Coinsurance:</div> <div>100%</div> <div>Accumulation Period:</div> <div>Contract Year</div> <div>Pharmacy Rider:</div> <div>\$15/\$35/\$75 \$100D</div>	<div>Monthly Premium:</div> <div>[REDACTED]</div> <div>SRC: \$763.18 / month</div> <div> <input type="checkbox"/> Compare <input type="checkbox"/> Print Worksheet </div>	<div>In-Network Copayment:</div> <div>\$30/\$60</div> <div>In-Network Deductible:</div> <div>\$1000/\$2000</div> <div>Coinsurance:</div> <div>100%</div> <div>Accumulation Period:</div> <div>Contract Year</div> <div>Pharmacy Rider:</div> <div>\$15/\$35/\$75 \$100D</div>

Specialty Benefits

Don't forget about our specialty products!

Oxford Benefit Management (OBM) Enhancements

- Life insurance added to all contributory groups (automatic addition)
 - Flat \$25k
- Renewals will receive a low single digit increase in 2017
- Easy quoting process remains the same

Easy Submissions

- Group Application, Ancillary Spreadsheet, & Quote or Rate Sheet
- No Binder Check & Tax Docs required if Oxford medical is in place

Voluntary Products

- If two eligible, can write down to:
 - One enrolling in Vision
 - Two enrolling for Dental

51-99 New Business Sales

- Two year rate guarantee
 - All lines of coverage
 - Must have minimum of 51+ enrolled

New York UHC Individual Essential Plan New York

We are pleased to introduce a new individual product that may be beneficial for your clients in situations where a specific employer population cannot afford the group health insurance plan offering. It is the individual Essential Health Plan, utilizing the Medicaid UHC network.

Some key points to note are:

- Eligibility is based on what the individual filed the previous year. If their income has changed we would accept a letter confirming their new income or pay stubs.
- Network is "Medicaid UHC Network"
- NY network access only – emergencies covered outside the state
- Enrollment is a running basis (for example 8/15-9/15 for a 10/1 effective)
- 4 plans designs
 - \$20 monthly premium or \$0 monthly premium depending on income
- **Commission is \$15 PEPM. So a family of 4 would pay a \$60 commission**

Please also note that all enrollments for the Essential Plan are done through the NY Exchange. Below is the website and there is a tab for brokers. This is what they'll need to do in order to be able to enroll people in the Essential Plan. To make sure you are appointed with us, they can call 1-800-474-4467, option 5 for appointment.

<https://nystateofhealth.ny.gov/>

New Jersey Small Group Fall 2016 Webinar Recap

NJ Transitional Relief Instructions **New Jersey**

Have clients that want to take advantage of the transitional relief extension? Here is how!

- ✓ Submit by 11/15/16:
 - ✓ Signed rate information
 - ✓ New Jersey Employer Renewal Date Change & Plan Year Verification Form (For New Jersey Transitional Relief 2-50)
- ✓ Benefit accumulation periods (deductibles and out-of-pocket maximums):
 - ✓ Start over on 1/1/17 for contract year plan designs
 - ✓ Reset on 1/1/17 for calendar year plan designs
- ✓ 2018 renewal date will be January 1, 2018
- ✓ Groups with multiple Transitional Relief (TR) policies must move all policies to 1/1/17
- ✓ Can move to different plan designs within the same product family.

Out-of-Network Reimbursement **New Jersey**

Please be aware that the out of network reimbursement on our PPO plans in New Jersey is changing!

Current = 80% PHCS
1/1/17 – 140% of Medicare

Affected Products

- All New Jersey small business PPO plan designs
- Freedom Network
- Liberty Network
- Garden State Network

Effective Date

- Existing groups: Upon 2017 renewal date
 - Begins with 1/1/17 groups
- New groups: 1/1/17

Exceptions

- Out-of-Network Lab: 50% of CMS
- Out-of-Network DME: 45% of CMS
- Other exceptions may apply

All Savers Product **New Jersey**

As a reminder, we have rolled out a new product in New Jersey. All Savers is our innovative product that is designed for groups 5+. It offers the opportunity of shared savings to Employer Groups. All Savers is a National Product which has brought lots of attention and interest in our other markets and we are happy to finally offer it in NJ. Below are some talking points when referencing the product to clients and brokers!

- NJ All Savers became available starting on 7/1/2016 to NJ small groups down to 5 enrolled and up to 99 eligible
- Alternate funding, yet operates similar to a fully-insured plan with limited exposure
- **Broker commission:** default is \$30PEPM, but brokers are free to set at any amount - commission will need to be signed off by the group as "pass through" commissions
- **GA override:** \$10 PEPM
- **All Savers Broker Bonus** – very lucrative!

All Savers Alternate Funding Bonus



Eligible Cases: New All Savers Alternate Funding Medical Groups

Effective Dates: July 1, 2016 – October 31, 2016

Number of Eligible Cases	Combined Total of Enrolled Employees in all Eligible Cases	Bonus Paid
At least 1 case	At least 20 enrolled employees	\$1,000
At least 2 cases	At least 50 enrolled employees	\$2,000
At least 3 cases	At least 100 enrolled employees	\$3,000
At least 4 cases	At least 150 enrolled employees	\$6,000
At least 5 cases	At least 200 enrolled employees	\$8,000

How to increase your bonus:

- **Sell:** At least 3 eligible All Savers Alternate Funding groups during bonus period
- **Receive:** Additional bonus of \$500 for every employer sponsored dental coverage sold with the eligible medical groups.

**New Jersey Agents only are eligible*

Presented by the UHC NY/NJ General Agent Liaison Team