Producer eBrief

Find important large and small group 2019 plan information, news and resources below.

National Network Enhancement – First Health Network

- **Change effective 1/1/19 – All products** for group plans
- **Leverages First Health and First Choice Networks**
- **ID Cards will be re-issued – new logos** for First Health on back of cards. Look for additional communication on this coming soon
- **Provider Directory Online** – In October our searchable tool will denote new and terminating providers

What’s Happening in Large Group 2019

- **Option Advantage Revamped** – Option Advantage A continues to replace Core Advantage and Option Advantage B still replaces Open Option from 2017, however for 2019 we have restructured the base plan of Option Advantage to offer significant premium savings. Most services will now be subject to the deductible to offer an affordable plan as a standalone or base in a multiple offering. Option Advantage pairs nicely with an HRA, and allows the freedom to select one of our pharmacy plans and optional supplemental riders
  
- **Embedded HSA Plans** – We are now offering an additional suite of HSA plans with an embedded deductible and out-of-pocket maximum
  
- **HSA Enhancements** – All HSA plans will now have the deductible waived for diabetic supplies. A cap of $200 for specialty medications is being added to all HSA plans. Additionally, we are aligning the cost shares for specialists and primary care physicians
  
- **Deductible** – We are adding a $4,000 deductible on all Option Advantage plans
  
- **Out-of-pocket Maximums** – Indexing to $7,900 for Option Advantage, Connect and Choice, and $6,750 for HSA plans
  
- **Travel Assistance and ID Theft Protection through Assist America** – As a new value added service - emergency transportation services and protection from fraud if a credit card is lost or stolen
  
- **Discontinuing Canopy and Connect 4000XT**

What’s Happening in Small Group 2019
• **Total Enhanced** – We are adding **three new Total Enhanced plans** and discontinuing Total. Cross-walking our Total membership to Total Enhanced equivalent plans gives members a richer vision, pharmacy and emergency room benefit, as well as five more chiropractic/acupuncture visits.

• **Additional New Plans** – Adding **Balance 7000 Bronze** and **Connect 7000 Bronze** expands our portfolio for more affordable offerings.

• **Pharmacy** – **Formulary J** will be our 2019 small group formulary and will be printed on all benefit summaries. Our **new 2019 6-tier approach** splits out specialty to preferred and non-preferred, offering a $200 cap on preferred specialty non-Standard plans.

• **HSA Enhancements** – All HSA plans will now have the **deductible waived** for diabetic supplies.

• **Out-of-pocket Maximums** – Indexing to **$7,900** as highest maximum (except HSA Plans).

• **Travel Assistance and ID Theft Protection through Assist America** – As a new value added service - **emergency transportation services** and **protection from fraud** if a credit card is lost or stolen.

• **Multiple Plan Offerings** – Groups with 1-4 enrolled employees can have 2 plans, and 5 or more enrolled employees can have up to three plans. Generally, new groups with plan offerings having no enrolled membership will not be implemented.

• **Other Changes** – Discontinuing Canopy and Connect XT Plans. The **Standard Bronze** is no longer HSA Qualified.

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**Wired Quote and Introducing Wired Enroll – Extended Deadline!**

• **Wired Quote** – new quote format illustrating rates in a clean format with benefit comparison details. Rates for 2019 will be live on October 5th.

• **Wired Enroll** – designed to quote, enroll and submit all enrollment materials securely! Submissions will always have the spreadsheet enrollment/census match the quote, as Wired Quote technology does the work for you re-rating as changes are made in Wired Enroll. This automation brings efficiency allowing Providence to extend the enrollment deadline to the 25th of the month.

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**Small Group Renewal Re-Rates – How to be Successful!**

• **Re-rate** your group in **Wired Quote**

• **Submit** to Providence a complete copy of your re-rate proposal and documentation supporting the re-rate (enrollment forms, termination information, etc.)

• **Deadline** for renewal re-rate submissions matches new group submission deadlines.

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**Providence Producer Portal – Introduced Beginning with November Renewals**

Small group renewals and much more!

• **Small Group Renewals** – You are invited to sign up for the Providence Producer Portal the first month you have a small group renewal with us. Your advance copy
of the initial renewal offer will be loaded to the producer portal a week or two prior to the renewal notification to the group. Look for emails via Constant Contact for renewal notifications

- **Membership Accounting** – Group details for each account including their specific membership accounting team

- **Forms and Documents** – Renewal materials, plan information, producer compensation brochures, underwriting guidelines and much more to keep important information at your fingertips

- **Future Enhancements** – Our roadmap for future enhancements to the Producer Portal will give you access to more Providence resources and important information

## Helpful Links and Resources

<table>
<thead>
<tr>
<th>Large Group Benefit Summaries</th>
<th>Producer Portal Login</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Group Benefit Summaries</td>
<td>Medicare Creditability</td>
</tr>
<tr>
<td>Provider Directory</td>
<td>Pharmacy Resources</td>
</tr>
<tr>
<td>Spreadsheet Enrollment</td>
<td>FitTogether</td>
</tr>
</tbody>
</table>