QUESTIONS AND ANSWERS FROM 11/06/13 WEBINAR

Q: Is an employee eligible for a tax subsidy if they are eligible for group coverage?

A: An employee is NOT eligible for a subsidy if the coverage is affordable

Q: Is this website secure?

A: Yes

Q: Are salaries required if only quoting health, dental, vision, life?

A: Salaries are only required if the benefit we are quoting requires the annual salary, such as a Life Benefit, which is 1 or 2 times salary.

Q: If we manually enter a census and request quotes is that census saved into the system?

A: Yes

Q: In the second example, why is the medical enrollment not showing up for the Sold Products?

A: Medical will not show up because it is an individual product. Just group products show up in that screen

Q: Do you have an estimate of when the website will be ready for enrollments for individuals that qualify for a subsidy?

A: We are subject to the CMS being able to work. CMS is working diligently on this, and is reaching out to us to try and fix their issues. Unknown at this time, but it is a top priority.

Q: How does an employee get billed if they choose a medical plan that the employer does not contribute to?

A: This is set up to come out of employee's checking account.

Q: I wish the summary would show the employee whether they picked EE, EP, EC, of FAM for each coverage.

A: We agree and this is on our IT list of upgrades

Q: What are the choices for websites for enrollment? Where do they come from?

A: This can be dictated by the broker. Please see your marketing representative, and they can review this for you. This is a great marketing opportunity for you to take advantage of.

Q: What is the process for employers adding and dropping employees?

A: This system is currently set up to only handle new enrollments. All Adds changes and deletes once the account is in force will be processed as it is currently processed today.

Q: Can employee also enter life insurance beneficiary information?

A: Yes, this feature can be added.

MM Broker Navigator

Your beacon of light through healthcare reform

Q: will you be able to quote Iowa Wellmark?

A: Currently the answer is no - However when they are in the exchange in 2015 I believe the answer will be yes.

Q: is salary required if we do not care about tax credit or subsidy?

A: No unless you are quoting a product that is a % of Salary such as Life might be.

Q: can you show us a proposal?

A: currently proposals come from each carrier.

Q: On the individual side, what companies are available?

A: Currently still working on the individual carriers.

Q: Employee Income or household income?

A: Best answer would be household income but can us employee's income

Q: Does this program have a cost to the agent?

A: Yes it does, I will have our rep contact you.

Q: If employer's current BCBS group policy is written thru MM already, then you don't need the census, right?

A: Due to our current situation you will need to provide us with the census as Wellmark will not allow us to use what we have.

Q: It appears the employee is "enrolling" in more than one health plan when you are clicking "complete the enrollment." So, does enrollment mean simply submitting for a quote and not enrolling?

A: We showed both a request to quote and also an employee enrolling for coverage. So, complete the enrollment would be the employee electing coverage. They are only allowed to select one health option.

Q: When you say "enrollment" are you talking "quoting" because how can someone enroll if they don't yet have a quote.

A: Enrollment would be after a group has received a proposal or quote and they have decided which carriers they are going to offer their employees

Q: Are these individual plans that are quoted with carriers MM is contracted with or is it also pulling companies MM is not contracted with?

A: It will pull both companies that Mutual Med is contracted with and companies that we are not contracted with.

MM

Broker Navigator

Your beacon of light through healthcare reform

Q: Can I simply put in the comments section for MM to quote the same parameters that now exist in the employer's bcbs group policy?

A: No we no longer have access to this information, so you will need to provide that information to us.

Q: When we run quotes, do the rates come up once completed or do we have to wait for them to be uploaded to the system or will they be emailed to us like they are currently?

A: We will continue to email them to you. You will not be able to see them in the system until they are uploaded. Which is shortly after they are emailed to you.

Q: Can you send us a blank excel census form to use?

A: -[click here to access](#)

Q: Can you show the premium in modes other than monthly?

A: Yes ,currently it is set to show 1. Bi-Weekly 2. Monthly 3. Semi-Monthly 4. Weekly

Q: If the employer lets employees choose their own health plan and has a defined contribution, how is it billed? Employer?

A: The employer adds to payroll, and the employee pays via their personal checking account.

Q: do you know when the website will be available for quoting individual in WI

A: A request has been sent to the Division of Insurance in Wisconsin. It has been slow going so far. If you have access to exchange benefits (SBC's) and smoker rate tables, we could do this fairly quickly. This is what we are working to get from the DOI.

Q: Can employee change his mind/change plan selection again before enrollment deadline?

*A: Yes, HR or EE just needs to let you know. You will then go into your BN select that individual and reset.
Let them know they can go back into the system and change their enrollment they will re-sign and complete enrollment. This will then show in your BN that the employee has completed their enrollment.*

Q: Can employee authorization be customized to include IRC 125 pre-tax?

A: We can add this form for employee signature.

Q: Do existing BCBS group policies identify the SIC code somewhere on the policy or can MM tell me it on an existing BCBS group policy?

A: No BCBS Group policies do not identify the SIC Code. No we no longer have access to existing BCBS group policies.