

Anthem CA Small Group Q2 2018 Rate Announcement

Presented by: ***Alyson Stone***
Director, CA Small Group Account Management

Agenda

- New Anthem CEO – Gail Boudreaux
- Small Group Q2 2018 Rate Action
- Important Dates
- Underwriting - Flexibility, convenience and speed, continued!
- Anthem Specialty Updates – We’re giving you even more reasons to offer the Anthem Whole Health Connection!
- 2018 ACE Agent Program Overview
- NEW – Provider Search Care & Cost Finder tool
- NEW and ENHANCED Employer and Member tools
- Legislative Review
- Q & A

Meet our new CEO

**Gail
Boudreaux**



CA Small Group Q1 2018 Rate Action

Quarterly Rate Change Average:

RATE PASS!

Annual/Renewal Rate Change Average:

HMO: 7.5%

PPO: 5.7%

Combined: 5.9%

Quarterly Rate Actions

– 27 Months

Our consistent pricing continues...

	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Net Change	Average Quarterly Change
PPO		2.7%	-0.4%	-1.2%		3.1%	3.2%	-0.4%		7.0%	.78%
HMO		2.3%	-1.0%	-4.6%		2.8%	2.2%	2.4%		4.1%	.46%

Important Dates

MARK YOUR
CALENDAR!

- 4/1/18 Rates were posted on Producer Toolbox **1/2**
- 4/1/18 Rates were released to quoting vendors and will go LIVE on **1/11**
- 4/1/18 Renewals will be posted to Producer Toolbox on **1/19** (*producer renewals are no longer mailed*)
- 4/1/18 Group renewals will be mailed on **1/26**
- 4/1/18 Group renewals will be available on Employer Access **1/30**

Underwriting - Flexibility, convenience and speed, continued!

Relaxed Participation!

Through 6/15/18 effective dates. 30% participation required for 5 or more subscribers enrolled.

DE9C not required with 6 or more subscribers enrolling!

Through 6/15/18 effective dates. Groups with prior coverage must submit prior carrier bill. Excludes virgin groups.

Valid Waiver

Through 6/15/18 effective dates. Individual coverage **both** on and off of the Exchange will be accepted as a valid waiver

Dual HMO Networks! (Dual network no longer offered for PPO)

Through 6/15/18 effective dates. Groups can select both of our HMO networks to be offered alongside each other!

Same Day Turnaround for New Business Enrollment!

If we receive your new business submission by 8 AM Monday through Friday, Anthem will provide same day review and approval, subject to completeness of new business submission. Case MUST use census Enrollment Tool for same day turnaround, excluding holidays. **same day review & approval does not include clarifications or missing information identified.*

Specialty Dental 24-month Rate Guarantee continues through March 2018 effective dates

We're offering a **limited time 24-month rate guarantee**. The rate guarantee applies to small group **Dental Prime and Complete and Dental Net plans** with an effective date of ***November 2017 through March 2018***. Run your dental quotes in the small group rating tool with a 24-month rate guarantee. Or simply call or email your dental, vision, life and disability producer support team - the Anthem Connect team - to run these quotes on your behalf. The phone number is 1-877-567-1802. The email address is connectca@anthemdentaladmin.com.

Anthem Specialty:

We're giving you even more reasons to offer the Anthem Whole Health Connection!



- ✓ Proposal Copy
- ✓ Eligibility Details
- ✓ Prior Coverage Details

- 24-month rate guarantee on NEW Small Group Dental Prime and Complete or Dental Net plans sold with effective dates of November 2017 through March 2018!** Run your dental quotes in the small group rating tool with a 24-month rate guarantee OR contact the Anthem Connect team (contact info below).
- NEW 2017 and 2018 Metallic Dental Complete PPO Rate Cards – Now available!**
- NEW 1 PAGE Benefit Modification form to add Specialty – We have created a Specialty benefit modification form to add or change dental, life, vision and disability coverage to current Anthem medical groups. The full Anthem application is no longer required!**
- Additional Premium Savings for groups with 26 to 100 employees – Don't let pricing prevent a sale. Let Anthem Connect generate your dental, vision, life and disability quotes for the best pricing available.**
- 5% Bundling Discounts – Your small group clients can save 5% on their dental, vision, life and disability premiums when they buy new dental and add vision, life and/or disability coverage.¹**
- NEW Rate cards for our top selling plans are now included in the group's renewal package!** Effective with 1/1/18 renewals, the rate cards for our 4 top selling dental Metallic plans is now included in the group's renewal package. The following link to ALL dental Metallic plans is also now included in the renewal letter sent to groups: <https://www11.anthem.com/easyrenewsite/current-aca.html?cat=0&subcat=1>

Specialty Benefit Modification Form For Dental, Vision, Life and Disability

To add or change dental, vision, life and/or disability coverage on an existing Anthem medical plan, complete this form and submit with a copy of the proposal. **Any new enrollees or family additions must complete an Employee Application requesting coverage. No retroactive requests will be accepted.**

Section 1: Company Information

Selected one: ☐ New Enrollment ☐ Coverage Change

Employer Name: _____ Group/Case No.: _____ SIC Code (4 digits): _____ Requested Effective Date: _____

Employer Tax ID: _____

Section 2: Dental Coverage

Intelligible SIC codes include Dental Offices #0021 and Miscellaneous #9999

Choose your dental contribution:

☐ Employer Sponsored ☐ Voluntary

Employer to contribute _____ % per employee _____ % per dependent (required on Dental Net only)

Plan Name: _____ Contract Code: _____

NOTE: Orthodontia coverage is only available for groups with five or more enrolled.

☐ Medical Lock (Package Enrollment): All members enrolled in an Anthem medical plan must enroll in Anthem dental. Tiers must be identical on the medical and dental plans. Example: enrollees with Single medical coverage must also have Single dental coverage, enrollees with Family medical coverage must also have Family dental coverage.

☐ Bundled Rate: Groups adding new dental with one additional line of new Specialty (e.g., vision, life or disability) are eligible to receive an additional 5% premium savings.

Section 3: Vision Coverage

Selected one: ☐ Employer Sponsored (minimum of two subscribers must enroll; employer contribution between 50% and 100%) ☐ Voluntary (minimum of five subscribers must enroll; employer contribution between 0% and 45%)

Plan Name: _____ Contract Code: _____

☐ Medical Lock (Package Enrollment): All members enrolled in an Anthem medical plan must enroll in Anthem vision. Tiers must be identical on the medical and vision plans. Example: enrollees with Single medical coverage must also have Single vision coverage, enrollees with Family medical coverage must also have Family vision coverage.

☐ Bundled Rate: Groups adding new dental with one additional line of new Specialty (e.g., vision, life or disability) are eligible to receive an additional 5% premium savings.

Section 4: Life & Disability Coverage

Offered by Anthem Blue Cross Life and Health Insurance Company

LIFE PRODUCT CONTRIBUTION		DISABILITY PRODUCT CONTRIBUTION	
Product Choice (minimum of two employees must enroll)	Percentage	Product Choice (minimum of two employees must enroll)	Percentage
<input type="checkbox"/> None	_____ %	<input type="checkbox"/> None	_____ %
<input type="checkbox"/> Basic Life & AD&D	_____ %	<input type="checkbox"/> Short-Term Disability	_____ %
<input type="checkbox"/> Basic Dependent Life	_____ %	<input type="checkbox"/> Long-Term Disability	_____ %
<input type="checkbox"/> Optional Supplemental/Voluntary Life and AD&D*	_____ %	<input type="checkbox"/> Voluntary Short-Term Disability	_____ %
<input type="checkbox"/> Optional Supplemental/Voluntary Dependent Life	_____ %	<input type="checkbox"/> Voluntary Long-Term Disability	_____ %

*Available for Groups of 10+

Life and/or Disability Eligibility Waiting Period

Wave eligibility waiting period for ALL existing employees at initial group enrollment? ☐ Yes ☐ No

Is the eligibility waiting period for new eligible employees enrolling in Life and/or Disability plans after the group's coverage effective date the same as the Anthem medical policy waiting period? ☐ Yes ☐ No. If no, enter the Life and Disability eligibility waiting period below.

Class Number: _____ Coverage description (Ex: life, short-term disability, long-term disability, etc.): _____ Description of eligibility waiting period (Ex: date of hire, first of month following 60 days of continuous employment, etc.): _____

Section 5: Eligibility

Number of eligible full-time employees (minimum 30 hours per week): _____ Number of employees enrolling in: _____

Dental: _____ Vision: _____ Life: _____ Disability: _____

Section 6: Prior Coverage

Has this group had coverage within 12 months of this application's signature date? ☐ Yes ☐ No

Replacing current plan? ☐ Yes ☐ No If yes, provide carrier name & plan type (DHMO, PPO) below: _____ Termination Date (MM/DD/YYYY): _____ Effective Date: _____

Dental: ☐ Yes ☐ No Vision: ☐ Yes ☐ No Life: ☐ Yes ☐ No Disability: ☐ Yes ☐ No

Section 7: Signature

By signing below, I agree to the above condition of enrollment in addition to all other terms, limitations and conditions of the Group Benefit Agreement and/or Group Contract X _____ Title _____ Date _____

¹ Groups with current specialty coverage are not eligible for this discount. Applies to life plans with a \$25,000 minimum benefit. Contact your Anthem representative for details.

For more information or to get a quote on dental, vision, life or disability, contact our Small Group quoting team at anthemsgspecialtyquotes@anthem.com or Anthem Connect at connectca@anthemdentaladmin.com or (877) 567-1802.

Anthem Small Group Specialty Sales Executive Team

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NORTHERN CALIFORNIA (Monterey, San Jose, SF, East Bay,
Sacramento, Fresno, and all other Northern CA counties)

**New SSE and
updated territories
for Southern
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LOS ANGELES (LA, Ventura, Santa Barbara, SLO and Bakersfield)

Jan Hollander

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GREATER SOUTH (Orange County, San Diego and Inland Empire)

2018 ACE Agent Program

First Class Extras for First Class Agents

Congratulations!



2018 ACE Program

Tier Qualifications & Benefits

ELITE, Tier 1 (Top 25 agents)

- An invitation to our annual ACE broker event
- An Anthem Branded ACE Agent Award
- Priority Enrollment Processing
- A dedicated Small Group Account Manager
- Priority service support from an assigned Sales Support Specialist
- Participation in our Quarterly Rate Announcement Calls

CHAMPION, Tier 2 (50 agents)

- An Anthem Branded ACE Agent Award
- A dedicated Small Group Account Manager
- Priority service support from an assigned Sales Support Specialist
- Participation in our Quarterly Rate Announcement Calls

ADVANTAGE, Tier 3 (95 agents)

- A dedicated Small Group Account Manager
- Priority service support from an assigned Sales Support Specialist
- Participation in our Quarterly Rate Announcement Calls

All 50+ Subscriber Groups

- A dedicated Small Group Account Manager
- Additional service support from Sales Support Specialists

Provider Search: Care & Cost Experience

Anthem's Care & Cost Finder

NOW AVAILABLE to all CA Small Group **PPO** Members!

Members can find doctors, hospitals, and pharmacies and compare costs, quality metrics and more. They can even check their out-of-pocket costs based on their specific benefits, so they get a true picture of what they'll pay. Best of all, members can access the Care & Cost Finder online or via the Anthem Anywhere mobile application. It's easy to use, easy to find--and all in one place.

- **Find doctors in your plan** – Search and narrow results by location, gender, languages spoken and more and compare them side by side.
- **Compare costs** – Provider and facility pricing on the most common medical procedures *integrated with a member's benefits* for a true cost estimate
- **Check out quality** – Get details about awards and other kinds of recognition doctors have received as well as write and review ratings from other Anthem members

Check out our Care & Cost Finder today! Just register or log in on anthem.com/ca.

NEW! Enhanced Employer Welcome Package

Effective 1/1/18 for ALL NEW California Small Group Employers

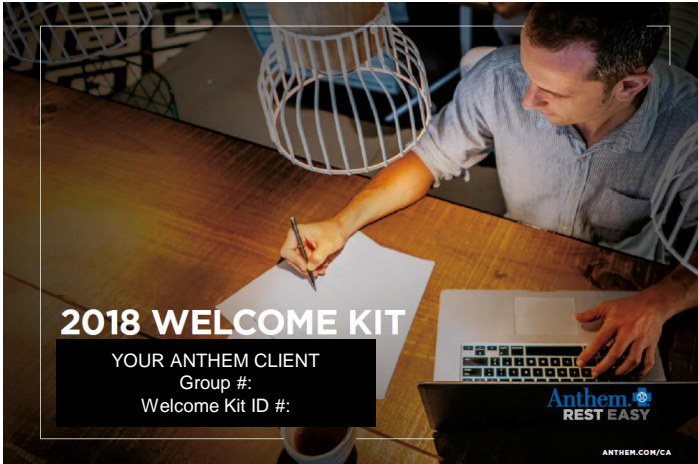


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NEW! Member Welcome Kits*

**Applies to CA Small Groups sold prior to 1/1/16 effective 10/26/17.
(ISG System only currently)*

What's Included?

- ✓ An ID card copy for the subscriber and any dependents
- ✓ High level benefit definitions
- ✓ High level benefit details for their specific plan
- ✓ Details about our mobile app and website for support
- ✓ Applicable legal notices

Here's a quick look at the plan you selected:

<Jonathan Appleseed>
<and family>

Your plan:
<Anthem Bronze 60 D PPO>

<Your plan covers the care you get from most doctors and hospitals. You'll pay less when you see someone in your plan. Prescription drugs are also covered in your plan.

You don't need a referral from your main doctor to see a specialist. Log in to <anthem.com> or the <Anthem> Anywhere mobile app to find your doctor>

<Your plan starts <Date>>

The amount you'll pay for doctors in your plan

Preventive care	Free
Deductible	<\$5,000 / individual> <\$10,000 / family>
Primary care visit	<\$60>
Out-of-pocket maximum	<\$6,250 / individual> <\$12,500 / family>

Cost for prescription drugs

Drugs are grouped into tiers that determine what they cost. To see which tier your Rx is in, just go to anthem.com.

30-day supply	90-day supply Mail order
<\$15 - \$XX>	<\$30 - \$XXX,XXX>

Whether thing that can affect a drug price is when you get it. Some pharmacies are lower 2, which means your cost will be \$10 or 10% more.

Log in to anthem.com for more information about your <medical, pharmacy, dental and vision plans>.

Health plan lingo, made simpler.

Family deductible

Each member on your plan has an individual deductible. This is the amount you pay before your plan helps pay for services for that person. Your plan also has a family deductible. Once you reach your family deductible, your plan helps pay for services for any covered family member, even if they haven't reached their individual deductible. Your deductible resets when your plan is renewed (every year by your employer) or if you move to a new plan.

Preventive care

Medical services to help you avoid illness and improve your health, like physicals, screenings and vaccines.

Out-of-pocket maximum

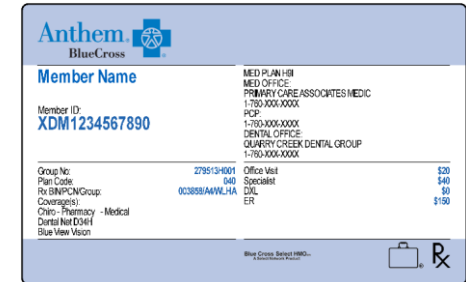
This is the most you would ever have to pay for covered health expenses each calendar year.



You've already registered at anthem.com or on the Anthem Anywhere mobile app, right?

- 1 **Check your benefits.**
Log in to see how much you pay for routine care and prescriptions, find out if you're covered for a certain service, review your claims and more.
- 2 **Find a doctor.**
Choose doctors in your plan to get great care at a more reasonable cost. Log in and click Find a Doc.
- 3 **Update your communication preferences.**
Make sure we have your best email address on file so we can send you plan information quickly. Just log in and update your profile.

NEW! Electronic Member ID Cards



Member ID cards are now paperless!*

Convenience, speed, ease, eco-friendly, cost savings.... need we say more?

How it works:

- Upon member enrollment an ID Card image is generated
- An email is sent to the member with an activation code directing the member to register on mobile
- **IF** member registers and selects digital preference within 48 hours, card is immediately available for viewing. No ID card mailed.
- **IF** member doesn't register within 48 hours **OR** selects hard copy preference. Request is submitted for a hard copy ID card to be mailed to member. ID card is still available for mobile viewing to the member.
- **IF** we have no email address on file, a hard copy is mailed to the member automatically.
- Member can change preference at any time.

***Applies to CA Small Groups sold prior to 1/1/16 effective 1/1/18.**

(ISG System only currently)

CA Legislative Review

SB 17 became law on January 1, 2018:

Prescription Drug Pricing: SB 17 (Hernandez)

Rollover bills from 2017:

Pharmacy Benefit Managers (PBMs): AB 315 (Wood)

Single Payer: SB 562 (Lara/Atkins)

Autism Mandate: SB 399 (Portantino)

Mergers and Acquisitions: AB 595 (Wood)

Other watch items:

Individual Mandate

Medi-Cal Buy-In

Rate regulation

Opioids

Thank You!

Questions?

