

2 New “Non ACA” Health Solutions

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For Starters

This webinar is to advise & inform you of the incredible opportunity and options available to you in the under age 65 health marketplace.

The opinions shared are those of the speaker only and should **not** be construed as legal or regulatory guidance. Consult your state and federal guidelines and carrier documentation as your **final authority**. Obviously, in this time of change... each day could bring something new.

This information is intended to provide some guidance for agents who **may not be aware** of the new options, or who **don't understand** how the various plans in the market may differ.

The **needs and well being of our clients** must be our highest interest.

I'm here to help!

- I am a 23 + year “Health Guy” who has personally sold more than 4000 health policies and have recruited and trained over 6000 agents. All of this after 15 years in Christian/Pastoral Ministry.
- I'll walk you through several Non-ACA options & talk more about the 2 new “Non-ACA” options
- I want you to succeed, *but I want you to do it the **right way**.*
- *This is a fantastic opportunity*



ACA Chaos? *What Chaos?*

- Many “brand name” carriers have left the market ... along with a lot of commissions ... A lot of agents left with them
- Work load is increasingly challenging and the “market” is sometimes uncooperative
- ACA is too expensive for those who don’t get a subsidy
- But ... this isn’t so bad, these conditions are *clearing the field* for the **visionaries** who see the opportunities others miss.
- For prospects who **refuse to/can’t pay for** an ACA plan – we **new and innovative ways** to help!
- **Chaos creates Opportunity**

What does a “Non Subsidy” Prospect do?

- “Alternative” health plans have been driving the market for 5+ years
- Many have purchased **MEC** plans – which only provide wellness and physicals and sometimes include minimal outpatient benefits
- Over 1 million Americans use a “**Sharable**” or **Faith Based/Non Profit** plans. Some are quite good. Others have no substantive outpatient coverage ... which could be *catastrophic*.
- Hundreds of thousands of “**Fixed Indemnity Hospital Indemnity**” plans have been sold – and the coverage is dramatically less than an ACA plan ... but the *clients (agents too?) don’t understand the difference*.
- Some go without and try to “**self insure**” ... but they don’t understand that one Chemo treatment could cost more than \$50,000 ... or that a child born too soon could cost \$1 million.

Define Our Prospect

- Those who don't get an ACA “**subsidy**” (*They make too much money!*)
 - **Individual** making **\$50k**, **Couple** making **\$70k**, **Family** of 4 making **\$100k**
- Those who don't have affordable Employer “Group” plan options (If so, *also check on costs of “Dependent coverage”*)
- Typically higher income, higher education, often self employed or work in a small business
- They can afford to purchase the health plan – and often multiple ancillary plans too
- They are grateful and responsive after the sale
- They know others just like them!
- They turn 65 and buy Medicare plans from you

What's Under the Hood?

Everyone needs a **trusted mechanic**

- Let's “pop the hood” on coverage options and help you better understand the various plans and how they work.
- Let's establish a **sound marketing philosophy** for the well being of our prospects and clients.
- ID the **correct demographic** to market to: “which plan for what client.”
- *Do it right* ... and get **paid well** too!



Paid Well? *Prove it!*

* Sell Clay & Debbie a **NEW** plan:

(The “Set Up” - The cheapest *Silver* BCBS of SC plan would cost **\$2305** per month and **\$1556** for the *Bronze*) (\$1381/\$1862 in ATL)

Plans & Premium	12 mo. A/E Commissions	Advanced Commissions
\$787 – \$5000 Ded. HBAT (\$45/mo.)	\$540	\$270
\$70 - DVH	\$252	\$126
\$91 – GI GAP	\$382	\$191
\$144 - Cancer	\$777	\$389
<u>\$1092</u> - Mo. Premium Subtotal	<u>\$1951</u>	<u>\$976</u>
\$150k/20 yr. Term (2) Life = \$386	\$4168	\$3126
<u>\$1478</u> Total Monthly Premium -		
Total Commissions	<u>\$6119</u>	<u>\$4102</u>

Motivated to Learn?



- Great ... I thought you'd be.
- **Our plans are **not** subject to the recent decision of the Circuit Court forestalling new AHP plans!**
- *We understand what it takes to succeed in this space*
- Agent, GA, MGA, & FMO contracts

We have what you need to **Succeed** in the health market

- **2** New health plan options (and other health tools too)
- Excellent health **commissions** that are LEVEL
- **Advanced** commissions – *Cash Flow*
- Outstanding **training** from “someone who’s done it”
- **Marketing** tools – the “back up” you’ll need
- **Lead** sources and how to use them
- **Ancillary plans** to double your value ... your income!

Your Health Options!

- A. **NEW: HBAT** *similar* to an AHP plan, but created under previously established guidelines – Full ACA Benefits!
- B. **NEW: A “Sharable”** – Non Faith Based program, Deep benefits, accepts Smokers, Reasonable Price, GI, Fair/Level commissions.
- C. **Short Term Medical** – expansion of timelines.
- D. **Limited Benefit Hospital Indemnity & GAP Plans**
- E. **MEC** Plans (for those wanting a copay/HSA or larger ER groups, 50+)
- F. **ACA Plans** ... They’re *not* going away – and we’ll help you write more!
- G. Great **Ancillary** plans (**DHV, GAP, Cancer, Accident/DI, Life**)

Which end of the pool do you want to dive in to?

Are you selling a plan that's "**Deep**" or "**Shallow**?"



Permanent or ***Temporary***? ... "In Ground" or "Above Ground?"

If the ACA/HBAT is the Deepest End ... what depth is your plan?

Our *Sharable* plan? It's
at the **12** foot depth



STM, other Sharable, & Hospital Indemnity? 8, 5, & 3 Foot Depth
Which end of the pool are you selling?

A. HBAT *Association Plan*



- Home Builders Association of Tennessee/HBAT
- An ERISA / TRUST plan tied to a tenured Association. A “**Level/Self Funded Health Plan**” that you can sell to **individuals*** who are **self employed/1099**, **ONLY**
- **46** States. (Not NY, CA, HI, AK)
- **PHCS PPO Doctor Network** w **Any** Hospital!
- RBRVS repricing in hospital/surgical centers – creates great cost savings

HBAT *Association* Plan

- Like an ACA QHP plan, this plan has all “**10 Essential Benefits**” with Unlimited Annual/Lifetime benefits.
- If issued, No Pre-Ex, No Exclusions. Full coverage **day one**, once approved.
- Underwritten, Issued: **Preferred, Standard, Sub Standard** or **Refuse to Quote (*Declined*)**
- Created under existing **ERISA** law, operating under the **Department of Labor**. A **Taft-Hartley** enabled **Trust** program.
- This plan is properly, legally vetted and also meets TN DOI scrutiny.

HBAT *Association* Plans

- Available to “**Commonality of interest**” guidelines. Any 1099 who is in any viable way attached to the Home Building industry
 - Mortgage banking, Real Estate, Insurance, Contractors, Truckers, Attorneys, etc. Over **20,000 SIC Codes** may apply
- AHP’s May **not** require full ACA/QHP Mandated coverage. Ours **does**.
- AHP’s Focus on large & small groups and entrepreneurs/owners. Ours focuses on **1099**.
- AHP’s Oversight by **Dept. of Labor**, not DOI (Ours meets compliance in TN DOI)
- AHP’s May allow for operation in 50 states. (Ours, 46 states)
- Compliant with final rules from Department of Labor

HBAT *Association* Plans

- Agents must appoint and attend **additional webinar training** to be released to sell. (*Field UW & App Process*)
- Apps submitted by the 15th will be issued for the 1st of the following month. 16th and afterward will issue the 1st of the second month.
- Current electronic PDF with electronic signature available on our website, electronic platform available soon.
- 6 month advanced commission option
- **Composite** pricing ... same rates for ages 18 - 64
- Those age **20 – 45** may prefer our new “**Sharable**” plan (Price/UW!)

Key Vendor Partners



B. NEW “Sharable” Health Program

- A **Non Insurance** membership program with significant health benefits. Very comprehensive coverage, but not all 10 EB’s
- Available to healthy lifestyle individuals who want to save money and be engaged in making wise healthcare choices.
- **Unlimited Annual and Lifetime max.** Does not cover “Maintenance RX,” has some limited Wellness/Physicals & Maternity.
- DOES cover “Treatment RX” & Chemo/Radiation - **unlimited**
- Has a progressive **PRE – EX** that vanishes after 3 years.
- Available to “**Individuals/Families**” and **Employer Groups!**

B. “Sharable” Health Program

- **Price** point is similar to or less than most “Hospital Indemnity” plans marketed – but our benefits are ***much greater***
- Commissions are good, with **LEVEL** lifetime renewals. A **6 Month Advance** is available to qualified agents.
- Reasonable pricing creates significant **combo** selling opportunities
- **Guaranteed Issue**. **No “Faith Based” component**. Clients must desire a healthy lifestyle and want to engage in the process and enjoy the savings
- **GI to Employer Groups too!** Great rates. Add a **MEC** if 50+ EE’s or if you wish to add Copays or HSA options. Pre-Ex still applies.

B. *“Sharable” Health Program*

- PPI hopes to launch this program in May 2019
- We’ll have an **Association** tied to all “Individual” sales.
- Easy electronic application platform that makes combo sales easy
- Additional Training & a Home Office 2 hour Certification required prior to sale.
- This program has been in effect **for 5 years**, has paid **Millions** of dollars of medical bills. Has had **no rate increase!**

B. “Sharable” Health Program

- The “Association” program will include an insured **\$5000 Accidental Medical Expense policy** benefit as well as several other meaningful benefits.
- The rates are typically less than most popular “Hospital Fixed Indemnity” and even most “Sharable” plans. - but the benefits of the program are *dramatically richer*.
 - Can’t join **MediShare** (*practicing* “orthodox” Christians only)?
 - Got declined for **Altrua**?
 - Don’t want the gaping RX, Chemo (and other) glaring benefit holes with **Aliera/Kingdom/Unity** (etc.)?
 - Can’t qualify for or afford **HBAT**?
 - Need **employer group** options ... *You Found it!*

Why?

Why are we so concerned about the “depth” of the health plans that are being sold on the market?



Agent Responsibilities

Our Standard: You should make every effort to educate and compel your clients to purchase the **most comprehensive, permanent plan** that they can qualify for and afford. Period.

- Deepest ...
- Permanent
- Qualify for
- Afford ...



Can I Borrow your Crystal Ball?

What if their son needs Alcohol or Drug Treatment?

Will a latent pre-existing condition resurfaces this year?

An Organ transplant and a lifetime of “anti rejection” meds?

A 6 month long chemo regimen that costs \$5000 per treatment?

Significant and ongoing diagnostics, treatment, or physical therapy?

How you do know they **won't** experience this?



If you've never experienced it, you don't want to.

Ever had a client call you screaming in anger and in pain because you sold them a plan that **didn't** come close to covering their **wife's breast cancer treatment**?

I haven't, but some of my colleagues have.

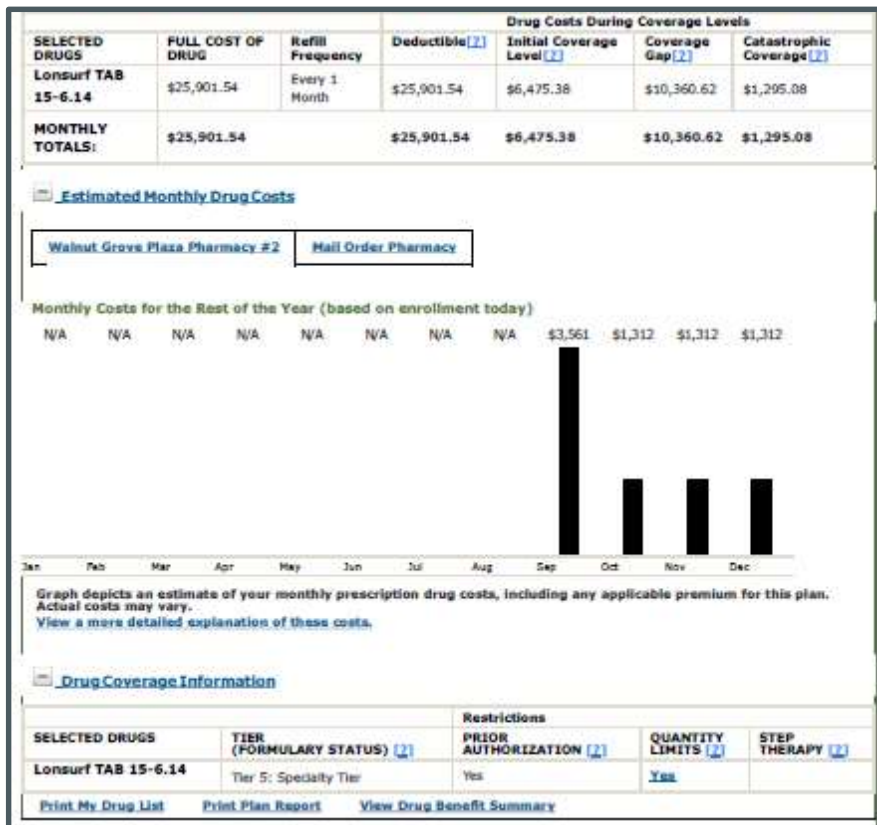
Oh, that's called a lawsuit too.

But, your legal problem pales in comparison to the challenges that this family is facing. And you may have put them there.

Google: NASE / MEGA Life Lawsuits

RX Catastrophic Costs

An MA - PDP Illustration



Humana Walmart RX Plan (PDP)

DRUG NAME: **Lonsurf TAB:**
Tier 5

GENERIC OPT: No

QUANTITY: 180

REFILL: Every 1 Month

MONTHLY: **\$25,901.54**

DEDUCTIBLE: \$25,901.54

MONTHLY COST IN CATASTROPHIC / 5% COVERAGE PERIOD: **\$1,295.08**

**EMORY
UNIVERSITY
HOSPITAL
MIDTOWN**

Mail Processing Center
P.O. Box 3475
Toledo, OH 43607-0475

RETURN SERVICE REQUESTED



003097
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Patient Name

Please write your account number on your check.
Make check payable to Emory University Hospital Midtown.

CHECK CARD USING FOR PAYMENT

MASTERCARD DISCOVER AMERICAN EXPRESS VISA

CARD NUMBER

SIGNATURE

DUE DATE	STATEMENT DATE
09/19/2017	08/30/2017

AMOUNT DUE: Insurance Pending

SHOW AMOUNT PAID HERE

Actual Bill

EMORY UNIVERSITY HOSPITAL MIDTOWN
PO BOX 660827
Mailstop #22222222
DALLAS, TX 75266-0827



Check box if above address is incorrect and indicate change(s) on reverse side.

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

Your Statement

Thank you for choosing Emory Healthcare. This statement reflects a summary of charges from your visit. **THIS IS NOT A BILL.**

If other medical providers or physicians helped in your care, you will receive additional bills from them. Please check the information below. If your insurance is not listed below or is incorrect, please contact us IMMEDIATELY.

Account Summary

Statement Date: 08/30/2017
Date of Service: 07/25/2017

Account Number

Type of Service: Infusion Recurring visit
Total Charges: 84,283.20
Primary Insurance Payments Received: 0.00
Secondary Insurance Payments Received: 0.00
Patient Payments Received: 0.00
Adjustment: 0.00

This is your balance Insurance Pending

Contact Us

Please call the HOSPITAL Customer Service Department at **404-686-7041** or **800-827-7041** weekdays between the hours of 8:30 am and 4:30 pm. When inquiring about this account or when informing us of changes to personal information (insurance coverage, address, etc.), please indicate the Patient Account Number and Date of Service.



PAY BY PHONE: 855-851-7193

PAY ONLINE at:
<https://emoryuh.ixt.com>

A simple and easy way to access your updated

Look at my website

www.peakperformanceinsurance.com

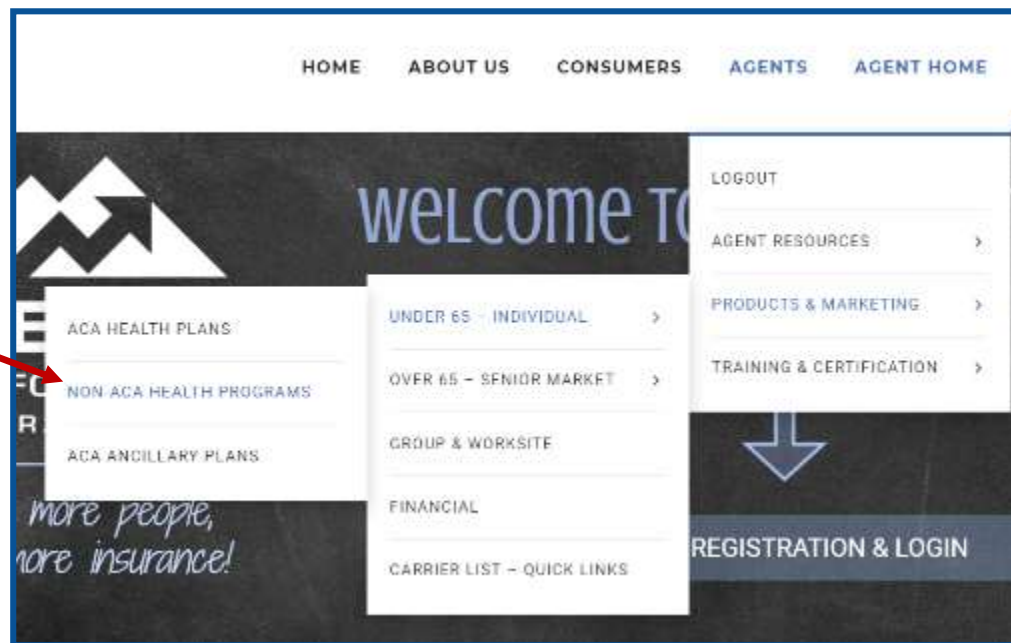


See our Stuff

- Find out more about this market – and see our tools.
- How to find both new plans? Go to our website:
 - www.peakperformanceinsurance.com

- Agent Home
- Products & Marketing
- Under 65 – Individual
- NON ACA Health Programs

Then Choose **“Case Study”**
in Hospital Indemnity Plans



Sheep Dog or “*Sales Wolf*?”

You are the professional.

You are the person
identifying yourself as
**competent and
trustworthy to guide
people wisely.**

Protect your sheep.



Two Costs of Insurance



1. What it costs to **OWN** it ... your monthly and annual premiums

2. What it costs to **USE** it:

A. **Deductible & Coinsurance Out of Pocket Expenses.**
These are “**known exposures**”

B. **Coverage limitations** (dollars & scope), Pre-ex or Exclusion Rider conditions that are “**unknown exposures**” ... *You cannot measure the exposure!*

- **PS** the cost is **100%** if you have **nothing**.

Contract Accordingly



- The “**New Sharable**” health program
- **HBAT**/Home Builders Association of TN thru IHA/PPI
- **CUL/Manhattan Assurance** HI, DVH, Cancer, Accident & GAP ancillary plans – all electronic app
- **Forrester’s Life** for Term, UL, & Whole life w “*Living Benefits*” and “*Chronic Illness*” benefits included!
- **National General** for STM (GI and SI)
- **www.peekcontracts.com**

Next Step – MASTER Class

You must get training in order to sell effectively. If you're serious, get to our "*Master Class*" Health training. I'll teach:

- How to Call: aged, new, cold leads, raw data
- How to Divorce the other agent & Compare Policies
- How to make an effective Sales presentation
- How to "Field Underwrite"
- How to T & Clover / do B2B marketing
- How to Combo Sell

Monday April 22 in Atlanta, GA

- 8:30 AM - 4 PM - \$35, RSVP on www.peaktraining.com
- **Mid - May in Columbia SC ...**
- **Afterward, Webinar & Recorded options** will be available

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