



Which Plan is best for my Prospect?

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“Screening” for
Product Fit

Our Philosophy

We intentionally choose to market:

The Most **Comprehensive** and **Permanent** health plan/program that our prospects can **qualify for** and **afford**.



Today – *Which Plan for Which Client?*

- ▶ I'm gonna: tell you *what I'm going to tell you*
- ▶ Next, I'm going to: tell you
- ▶ Then I'm going to: *tell you what I told you.*

Simple, right?

(This outline derived from the “*Department of Redundancy Department*”)



Screen the Prospect

- ▶ Determine whether they are an “**Individual**” or a “**Employer/Group**” prospect.
- ▶ Do they need an Individual health solution or an Employer Group option?
 - ▶ If they need a solution for the *Employer and their Employees ... it is a*

True Group Health plan that they need

How to Determine? Get the **EE income!** The higher the EE income, the *more likely* you need a “true group” solution!

ICHRA ACA (or other health plan solution) is best for EE’s that are moderate/lower income

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



5 PPI Health Options

- ▶ **ACA** – GI, Comprehensive, No Pre-ex, requires an OEP or SEP to enroll. GI
- ▶ **Group Referral** (CPEO) – Comprehensive, ER sponsored, usually less expensive than current ER group health plan, paid on 100% of employees. GI
- ▶ **IHA** – an “ACA Clone” *Trust* program in all 50 states. Targets those who are reasonably healthy, over 45, 1099 (in 2021 may accept W-2) – Underwritten
- ▶ **Sedera** - A membership-based healthcare financing tool for large medical expenses. An affordable and high-value alternative for individuals and groups committed to a healthy lifestyle. (Medical Cost Sharing). All accepted
- ▶ **STM** – Moderate cost, temporary in nature, healthy prospect. U/W or GI (least benefit option, not permanent)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Screen the “*Individual*” (Not ER/EE’s)

Learn about *what the prospect **has now***:

- ▶ What is their current plan/coverage, if any? (If not ACA, see policy!)
- ▶ What does it cover/kinds of benefits? (If not ACA, explain what does it NOT cover!)
- ▶ What does it cost? (*Premium* for individual and dependents)
- ▶ What are the deductible, coinsurance, copay = *Max Out of Pocket*?
- ▶ If a business owner, do they have a few EE’s that may need help?
- ▶ If an EE – do they have colleagues at work who need your help?
- ▶ Does the Individual work Full time or part time?

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Screen for “Individuals” (Not ER/EE’s)

Learn about the client:

- ▶ What is their **income** (100-400% FPL or Higher?)
- ▶ What are their **age** & **health** conditions
- ▶ What **RX** do you take (and **how much** do they cost?)
- ▶ Tell me about your **dependents** (ask the same questions)

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Screen for “Individuals” (Not ER/EE’s)

Income (100-400 FPL or greater?)

Age

Health

Income

W-2 or 1099

Temporary or Permanent need?

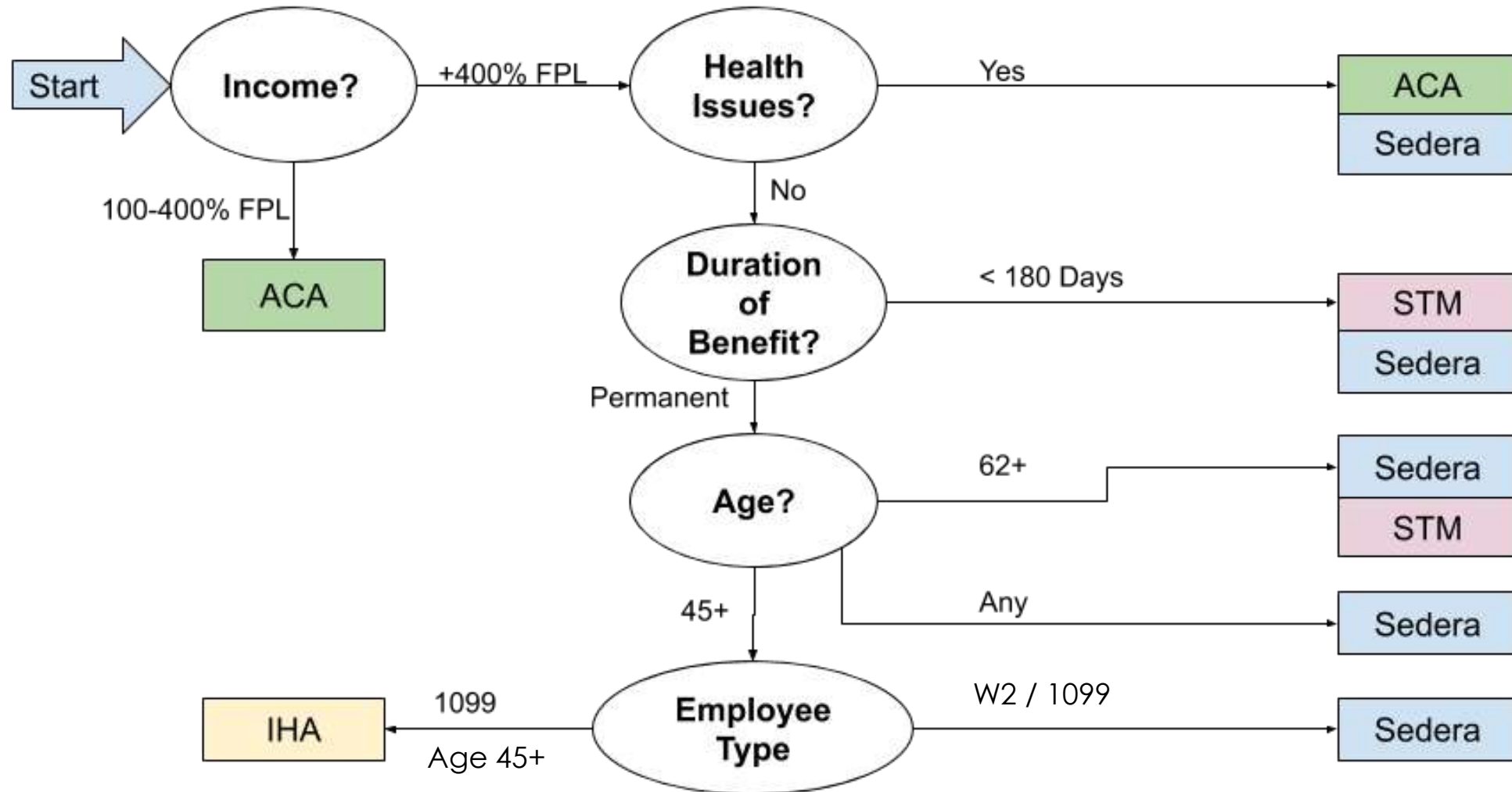
Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Options to Evaluate for *Individuals*

Assume under 65, Individual, Individual and Spouse, or Family



Step 2: Screen for Product Fit

Scenerios	1	2	3	4	5	6	7
Income	Lower Income (100% to 400% FPL)	Higher Income (+400% FPL)					
Heath Issues*	Yes or No	Yes	No	No	No	No	No
Duration of Benefit	Permanent						0 to 180 Days
Age	Any Age	Any Age	Under 45	45+	45+	62+	Any Age
Employee Type	W2 or 1099	W2 or 1099	W2 or 1099	1099 or Self Employed	W2 or 1099	W2 or 1099	W2 or 1099
Best Fit Products	ACA	ACA	Sedera	IHA	Sedera	Sedera	STM
	Sedera	Sedera		Sedera		STM IHA	Sedera
Notes	If lower income, choose ACA.	Cover health issue first, then if too expensive, understand pre-ex limitation with Sedera.	Permanent deep program, affordable cost.	Permanent deepest program and more affordable than ACA.	Permanent deep program, affordable cost.	Choose depth of program benefits over cost.	STM Product is created for short durations.

*** Health Issues:**

Hospitalized in last 3 years, pending or expected surgeries?

Significant Health Conditions (Cancer, Heart, Immuo, Diabetes, Respiratory, etc.)?

Spends more than \$100/month on maintenance prescriptions?



“Separate Strategy” Example - Individual

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME

Dad & Mom (45) & 2 Kids



ACA

TOTAL: \$1450 / mo.
(Silver – ATL, GA)

OPTION B: SEPARATE

Mom & Kids (Healthy)
Dad (Health Issues)



Sedera

\$400 / mo.
(1500 IUA)



ACA

\$500 / mo.
(Silver)

TOTAL: \$900 / mo.

Question?



Screen for *Businesses/ER Group*

- ▶ What do they have now? (Nothing, MEC, HI, MCS, ACA Individual, True Group)
- ▶ What does it cover? Get “Out of Pocket” costs (Review Summary of Benefits)
- ▶ What is total actual cost per Employee? Dependent(s)?
 - ▶ What **contribution** is the ER making to EE, Spouse, Children, etc.
- ▶ Number of full time vs. part time employees?
- ▶ EE income

Assume employees are under 65, Business with less than 50 persons.

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Screen for ER/EE's

Learn about *the employees in that group*:

- ▶ What are their age, health conditions. Tobacco usage
- ▶ What RX do you take
- ▶ Tell me about your dependents (same questions)
- ▶ Are you using ER group plan for dependents?
 - ▶ If not, what, if anything?

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Screen for “Individuals” in a Group

Income (100-400 FPL or greater?)

Age

Health

Income

W-2 or 1099

Dependents

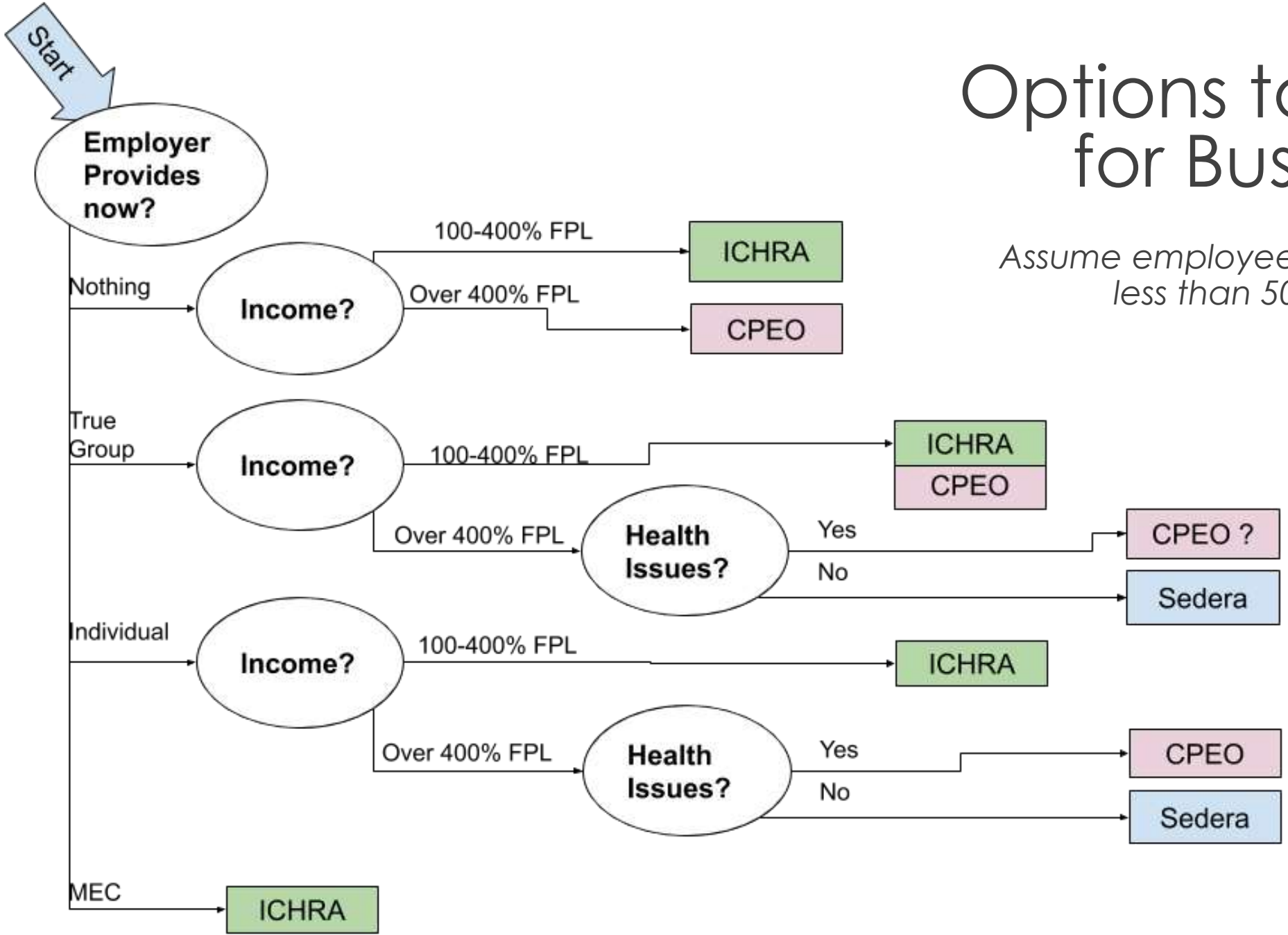
Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.



Options to Evaluate for Businesses

Assume employees are under 65, and less than 50 employees.



Step 2: Screen for Product Fit

Employer Provides Now:

Nothing	True Group			Individual			MEC
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Scenarios:

Income

Between 100% and 400% FPL
Over 400% FPL

	1	2	3	4	5	6	7	8	9
Between 100% and 400% FPL	Yes	No	Yes	No	No	Yes	No	No	Yes
Over 400% FPL	No	Yes	No	Yes	Yes	No	Yes	Yes	No

Heath Issues

Hospitalizations?
Significant Health Conditions?
\$300+ month on maintenance drugs?

Hospitalizations?	Y or N	Y or N	Y or N	No	Yes	Y or N	No	Yes	Y or N
Significant Health Conditions?	Y or N	Y or N	Y or N	No	Yes	Y or N	No	Yes	Y or N
\$300+ month on maintenance drugs?	Y or N	Y or N	Y or N	No	Yes	Y or N	No	Yes	Y or N

Best Fit Products to Evaluate for this Client

ICHRA	CPEO GROUP	ICHRA CPEO	Sedera	CPEO?	ICHRA	Sedera CPEO	CPEO?	ICHRA
						ICHRA		

Notes

Reduce turnover with a great plan at no / little cost to employer.	Retain key employees with benefits at lower cost than BCBS.	Get equal or better coverage at lower cost. Why you doin that to yoself?	Why not cut your cost by 50%+?	If handled differently, may reduce cost (Separation Strategy).	Likely lower cost, flexible year round enrollment.	Retain employees with a benefit for a fraction of the cost of Group Health.	Leverage group buying power of PEO to get best available rates.	Likely equal cost, better coverage, protection for those with known issues.
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Separate Strategy Example - Business

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME

Dad, Mom (45) & 2 Kids



CPEO

TOTAL: \$1400 / mo.

E-\$450 | S-\$550 | C-\$400

OPTION B: SEPARATE

Mom & Kids (Healthy)
Dad (Health Issues)



Sedera

\$400 / mo.

(1500 IUA)



CPEO

\$450 / mo.

TOTAL: \$850 / mo.

Separate Strategy Example - Business

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME

Employer Pays

$$\$450 \times 75\% = \$337.50$$

Employee Pays

$$\$112.50 + \$550 + \$400 = \\ \$1062.50$$

CPEO

TOTAL: \$1400 / mo.

E-\$450 | S-\$550 | C-\$400

OPTION B: SEPARATE

Employer Pays

$$\$450 \times 75\% = \$337.50$$

Employee Pays

$$\$112.50 + \$400 = \$512.50$$

Sedera

\$400 / mo.

(1500 IUA)

CPEO

\$450 / mo.

TOTAL: \$850 / mo.

Questions?





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