



The Most Overlooked Part of Health Reform: Enrollee Communications

Presenter:

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Pioneering Specialists in

Group Health Care

Post-Payment Administration

For Over 25 Years

Customer Philosophy

Respect for Existing Procedures

Emphasis on Customization

FOCUS on Solutions

Individual Involvement

From Passive Patient to Focal Point

- Voluntary Benefits, Wellness, and Prevention
 - Open Enrollment Choices
 - Cost Sharing Now the Norm
 - Spending Accounts
- HIPAA Data Ownership

Individual Involvement

Obamacare is built around the individual

Individual Mandate and Exchanges

Play or Pay Testing based on individual

1. **50 FTE** test based on individuals
2. **Offer** test made to individuals
3. **Minimum Value** tests cost sharing to individual
4. **Affordability** tests premium costs to individual

Communications to Individuals

W-2 every January
Summary of Benefits
Notice of Exchanges
IRS filing in 2015
More to come...

Individual Involvement

**Ignore Individual at your own risk.
Others will not.**

Rumors will abound.

Private Exchanges

Public Exchanges

Navigators

Brokers

Media Reports

Communication Avoids Confusion

Making it Routine Maximizes Value

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Plan Year Status Quo

1	2	3	4	5	6	7	8	9	10	11	12
W-2 Reports								Open Enrollment Summary of Benefits			

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Plan Year Possibilities

1	2	3	4	5	6	7	8	9	10	11	12
W-2 Reports								Open Enrollment Summary of Benefits			
Verification, Correction, COB Other?								Satisfaction Survey Provider Survey Other?			

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Plan Year Possibilities

1	2	3	4	5	6	7	8	9	10	11	12
W-2 Reports								Open Enrollment Summary of Benefits			
Verification, Correction, COB Other?			What we are planning. What are you thinking?				Satisfaction Survey Provider Survey Other?				

	2013	2014	2015
Planning	Pay or Play?	Options	Billing/Payment Comparison
Thinking	Exchange Election	Reactions	Data sharing

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How?

- Personalized communications
- Multiple response options
 - Mail
 - E-mail
 - Fax
 - On-line
- Staffed call center (not IVR)
- Outbound calls
- Follow-up mailings and reminders

Have a plan.

Past Webinars Available

Recordings of past webinars are available upon request, including:

- March 2013– Why Cost Sharing is not Working
- February 2013 – Loss of Fiduciary Control
- January 2013 – Top 10 Do's and Don'ts of Data Warehousing
- December 2012 – Union Trusts: Health Reforms Most Overlooked Winner?
- November 2012 -- Year-end Renewal and Bidding: Opportunities for Control and Savings
- October 2012 – The 5 Most Important Things an Effective Dependent Audit Should Include
- September 2012 - Old Question, New Twist: Is Self-funding Right for Your Group Health Plan?
- August 2012 - Are You Ready to Manage Your Health Plan Costs?
- June 2012 - Group Health Brokers' Future: Disintermediation or Re-intermediation
- May 2012 – Five Levers of Management Control
- April 2012 – How the AMA Can Help You with Plan Oversight
- March 2012 – Health Data Control
- February 2012 – Health Reform: A Contrarian's Perspective
- January 2012 – The Road to 100% Transparency
- December 2011 – 2012: What Does it Hold for Self-funded Health Plans?

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