

Simplifying Renewals *for You*

51-100 move to small business coverage

The move to small business group plans is around the corner for your 51-100 clients who opted for early renewal in December 2015. We're here to make it easy so you know what to expect. The faster you connect with us, the faster we can get your groups renewed.

Vicki Major
Health Net



A few things change and others stay the same when groups move from 51-100 plans to small group coverage.

The changeover

Group numbers	<p>Clients will get new group numbers. You will see the new numbers in the Book of Business activity. Your groups will see them on their billing statement/online bill.</p> <p>Health Net will move any applicable member-level credits under previous group numbers to the new ones.</p>
ID cards	<p>Employees will get new Health Net ID cards.</p>
Applications	<p>New enrollment applications are NOT required. Members will be auto-transferred (plan base not employee base). The only employees subject to completing an enrollment/change form are those making a change (e.g., adding/removing dependents, enrolling for the first time or changing plans).</p>
Online change processing	<p>Employers may submit open enrollment changes online at www.healthnet.com once their new small business group plan is active.</p>
Accumulated deductibles and out-of-pocket maximums	<p>Health Net will carry over all amounts paid during the calendar year and within the same plan type (e.g., PPO to PPO). Amounts will not carry over if a group moves from PPO to HMO or other such changes, or if against the employer's policy.</p>

(continued)



The countdown for December 2016 renewals

Late August	Renewal packages ready.
8/31/16	Call your account manager if you do not have your renewal packages.
9/1/16	90-day closure letters mail.
10/20/16	Last date to submit plan changes to ensure accurate processing and billing for December 2016.
10/24/16	Assumptive renewals begin. Health Net automatically renews groups into the plan listed in the Renewal Proposal – and as quoted – if no plan change is received.
11/4/16	December bill processing begins and runs through November 17.
12/1/16	<i>Summary of Benefits and Coverage</i> documents available at www.healthnet.com/sbc . Note that SBCs no longer mail with the renewals.

Good to know!

What happens if you submit plan changes after 10/20/16?

- Retroactive adjustments to billing on the January 2017 and possibly February bill cycles.
- Another set of ID cards.



Tip! Our small group bonus program for new sales is one reason to bring all your 51–100 groups home to Health Net! Ask your account manager for details!

Renewal checklist

Skip the December renewal crunch, avoid delays and be your clients' superhero!

- ✓ **Connect with your account manager** to go over any questions or group-specific strategies.
- ✓ **Order materials** if you need them – Allow 7 to 10 business days.
- ✓ **Plan for processing time.**
 - Renewal confirmations: 5 to 7 business days
 - ID cards: 3 to 5 business days after renewal confirmations are processed
 - Open enrollment and changes: 3 to 5 business days
- ✓ **Use the Renewal Tool** to help your groups make their 2017 decisions.
 - Access quotes
 - Pull rate tables
 - Run alternative plan quotes

Here's how to use these handy tools:

- Log in to your account at **www.healthnet.com**.
- Click on *Customer Status & Activity*.
- Choose the *Group Support* tab and then *Renewal Quote Activity*.
- ✓ **Complete the Open Enrollment Medical Plan Change Request Form** to request any plan changes. Double check:
 - Is the form accurate and complete?
 - Has the employer signed the form?
 - Have you sent enrollment forms for any new employee or dependent additions to Health Net for processing?
- ✓ **Submit all changes and paperwork** by the 20th of the month (i.e., six weeks before the renewal month) to ensure timely, accurate processing and billing!