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Health Net

Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)

Slam-Dunk Sales

California Small Business Group

Bring home the sales and make 2017 your most profitable year yet. Health Net has what you need to convert California small business groups from prospects to clients.

Easy Enroll Program

for New Sales

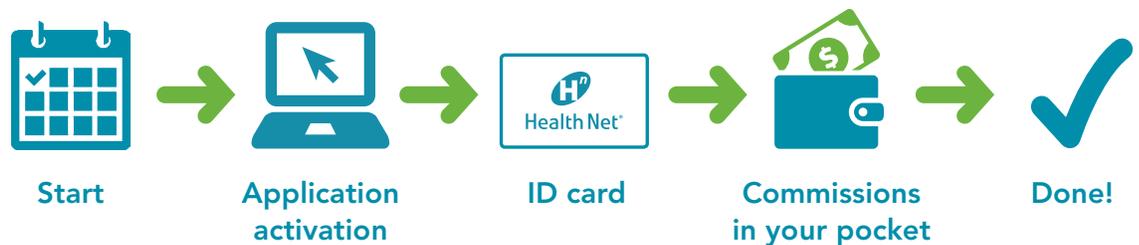
New groups of 10+ employees can enroll with only their current carrier bill (most recent cycle) and a maximum active subscriber change of +/- 10 percent.

Check out the Broker Hub for the latest bonus programs.

Inside you'll find:

- 10 days to done – new sales timeline
- Application basics
- DE9C, payroll and other required documents
- Census enrollment master tips
- Employee application errors

Everything inside applies to groups with 1–100 employees.



From Application Activation to ID Card in 10 days

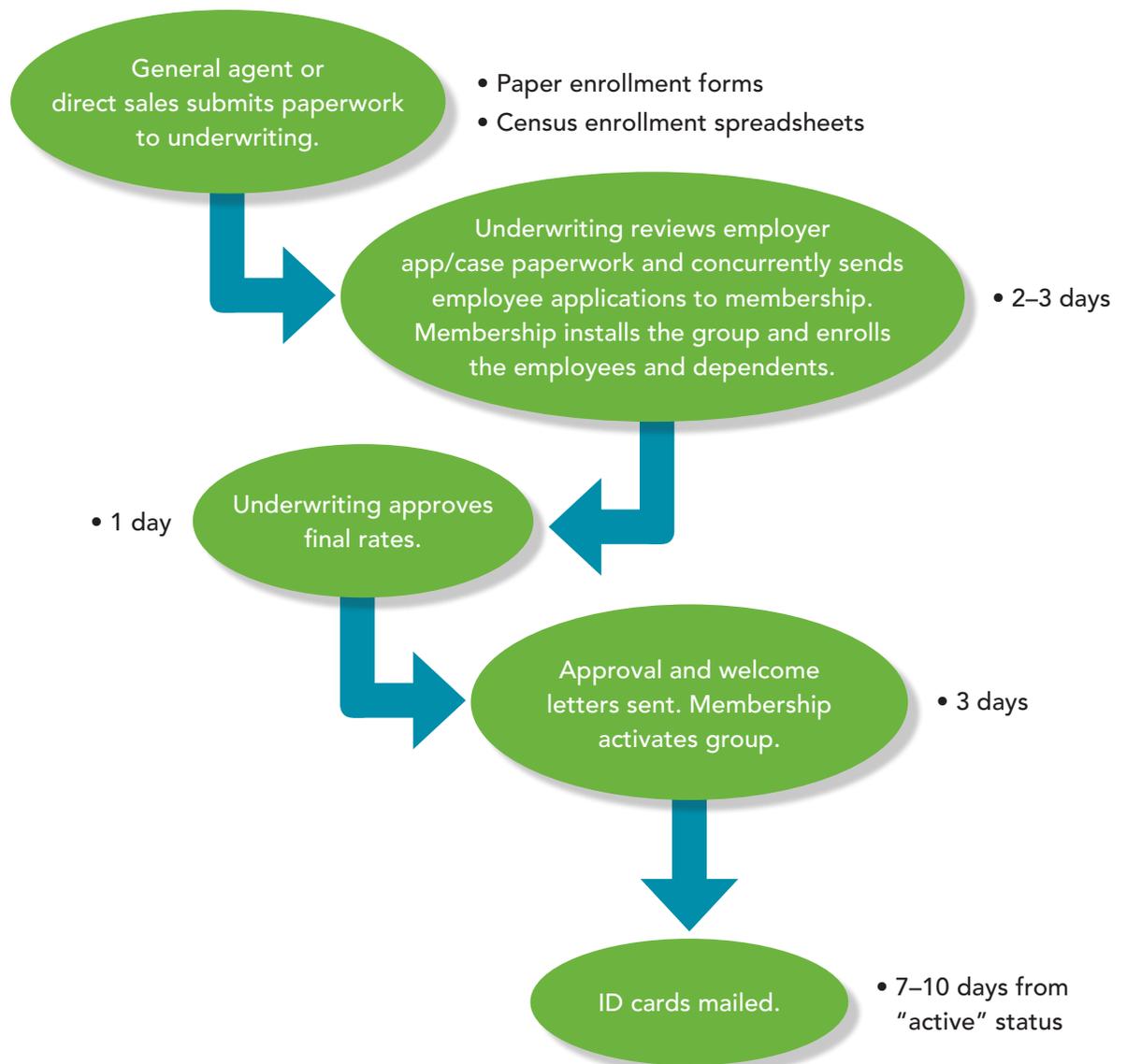


Here's our very best slam-dunk application tip:

If information is requested on the application, we need it.

Speed your sales from application activation to ID card to commission in your pocket. When you send us complete, legible applications with all the required support documents, we can get ID cards out to your client's employees within 10 days of **active status**.

Small Group Enrollment Process





Application Basics



New Sales Bonus

Program

We've pumped up our bonus program for new small business group sales. In Q4, sell new groups with 6 or more subscribers and we'll pay you a bonus per subscriber – starting at \$50 per subscriber, up to the highest tier of **\$250 per subscriber!**

• **Fill in all the blanks.** We only ask for the information we need. So if you skip anything, the application is incomplete. We have to pend the application while your New Sales team contacts you to track down the information. And the day count goes up.

• **Be clear.** If we can't read it, we can't process it. Super simple tip: Use our fillable PDF application. You can type in all the information and do a "save as" to add the group's name to the application file name.

Prefer to kick it old school? That's cool. Just bring out your best handwriting to avoid the pending file!

• **Check the Enhanced Choice option.** Small Group 2.0 gives your clients the option to offer multiple plans with Enhanced Choice. It comes in two packages: Enhanced Choice A and Enhanced Choice B. We need to know which one they want. Even for groups that want to offer one plan, we need one of these boxes checked.

<i>1. Health plan information</i>	
Select an Enhanced Choice option, then select your plan(s):	
<input type="checkbox"/> Enhanced Choice A	<input type="checkbox"/> Enhanced Choice B

We see many applications where the individual plans are marked but not the Enhanced Choice package. We need both areas completed to get your application from start to done in 10 days!

• **Provide salary justification** if there are any part-time employees who makes more than full-time employees.

• **Include the binder check.** If using check-by-fax, we need a copy of a voided check, and the premium amount must be written on the check-by-fax form.

• **Do a double check.** Here are other items commonly missed that hold up application processing:

- SIC code
- Workers' compensation: number of employees not covered, name of carrier
- Name of prior carrier if group has current coverage
- Employee probationary period

DE9C, Payroll and Ownership Documents



Bonus tip!

Match the counts:

The employee count on the Group Sales Application (enrolling + waiving) must match the DE9C and payroll for processing.

DE9C Form. Payroll. Ownership documents. What do you send when enrolling a new small business group?

DE9C Form – always

California employers are required by the state to file the California DE9C Form, Quarterly Wage and Withholding Report. Business owners report individual employee's wages and personal income tax (PIT) withholdings.

Health Net requires a group's most recent DE9C as part of the application in order to underwrite the group. The employer is responsible for indicating the current status next to each employee (e.g., T for terminated, E for eligible and enrolling).

Payroll – when also needed with the DE9C

- Part-time employees with high wages (e.g., doctor/dentist office)
- Full-time employee with low wages
- New hires that are enrolling for coverage show lower/no wages on DE9C
- Enrolling employees not listed on DE9C

Ownership papers for underwriting (when required)

- California Business License (filed annually)
- Fictitious Business Name Filing (every five years)
- Statement of Information (filed annually)
- Current tax filings



**Carol Kim,
Health Net**

*We help make whole
health possible.*



Census Enrollment Tool: Master Tips

Last year, we brought you the Small Group Census Enrollment tool to speed enrollment and eliminate paper forms. A lot of you use it – and love it. Now pick up our Excel master tips to avoid common mistakes.

Avoid the drag and drop!

The Census Enrollment tool is an Excel document. One thing about Excel is that “dragging” information from one field to another typically changes the number value.

Example:

An employee is enrolling herself, her husband and three children. They all live at the same address. It’s tempting to enter the street address once and then click the field to drag it down to the other family members.

What happens, though, is that 3118 Topaz Lane becomes 3119 Topaz Lane, 3120 Topaz Lane, etc. This flags the application with an address discrepancy and processing stops until resolved.

Do this instead: Copy the subscriber address field and paste it into the other family member address fields.

The same issue happens with the PPG/PCP ID field, so that’s another one to cut and paste vs. drag and drop.

Fill in the blanks

Another common delay comes from incomplete fields in the submitted Census Enrollment. The most common are:

- Signature
- Suffixes: specify for the subscriber **and** any dependents. Leaving the spouse/dependent suffix fields blank implies that coverage is being declined.

Important! Use the same medical suffix for the subscriber and any dependents.

- Gender for both subscriber and spouse/dependents
- PPG/PCP for HMO, HSP and EPO plan selections
- Arbitration of signature field

Watch for mismatches

- Subscriber SSN and member SSN interchanged
- Subscriber and spouse gender
- Plan description and medical suffix



Bonus tip!

The application count in the new sale email and the census report must match for the application to be processed.

Employee Application Errors

Complete and legible employee applications are key to slam-dunk sales. What to watch for? The 10 most common errors.

3. Employee personal information

Last name:	First name:	MI:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Residence address:	City:	State:	ZIP:
Date of birth (mm/dd/yyyy):	Social Security #/Matricular ID # (required for all applicants):		Job title:
Telephone #: () ()	Work phone #: () ()	Email address:	
Date of hire: / /	Dept. #:	Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic partner	
If available, I would prefer to receive communication and plan information in Spanish: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Participating physician group/PPG #:		Health Net primary care physician/PCP #:	
Physician name (first, last):		(Is this your current MDP? <input type="checkbox"/> No <input type="checkbox"/> Yes (HMO provider ID #:	

1 Full name is incomplete

2 Address is incomplete

3 Date of birth is incomplete

4 Date of hire is incomplete

5 SSN not provided

6 Gender not indicated

1. Health plan information (Select coverage.)

WholeCare HMO¹
Platinum
 10 25 Standard Copay

SmartCare HMO²
Platinum
 10 20 30

7 Plan choice not indicated

7. Declination of coverage (Complete this section if any coverage is being declined by you or your eligible dependents.)

Employee signature: _____ Date: _____
(Sign only if declining coverage. If signed in error, please cross out and initial.)

8. Acceptance of coverage (Signature required.)

Employee signature: _____ Date: _____
(Sign only if accepting coverage. If signed in error, please cross out and initial.)

8 Declination and Acceptance of coverage sections are both signed unintentionally

9 Missing signature and Date of acceptance

10 Do not use a white-out product. Just cross out and initial each correction.



Health Net retention specialists are available for in-office trainings and strategic sales support sessions. And your account manager is on deck as your go-to resource.



More sales, faster and easier.

Let's make a bigger impact, together.