



Health PassSM



Health PassSM / BENEFITS EXCHANGE



Health PassSM / ANCILLARY EXCHANGE



Health PassSM / PEO

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Sales Strategy Webinar
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Small Employers – Health Plan Purchasing Factors

1. Price
2. Price
3. Price
4. Network Access
5. Customer Service



Small Group Market Landscape

NY regulations and market conditions have forced the lowest cost carrier options out of the market

| Carrier | Plan Year | Gold Single Rate |
|---|-----------|------------------|
|  HEALTH REPUBLIC INSURANCE | 2015 | \$503 |
|  | 2017 | \$576 |
|  | 2018 | \$716 |
|  healthfirst [®] Health Insurance for New Yorkers | 2022 | \$838 |

Remaining small group gold plan options in 2023 have a single premium over \$1,000

Small Employer Market Options

Individual Coverage

- NYSOH (public exchange)
 - Difficulties with employee acquisition and retention
- ICHRA
 - Employees lose potential subsidy
 - NY market has limited broker commission

HealthPass PEO

Direct to Insurance Carrier

HealthPass Benefits Exchange

Consolidated market pricing enhances the importance of network access and strategic planning

Sales Strategy Tip #1

Losing group medical to individual coverage?

Offer the HealthPass Ancillary Exchange...

Helps salvage some commissions

Keeps an active/open dialogue

Medical savings allows for introduction of new products/offerings to benefit the employee, make the employer look good, and help you offset the revenue loss

The HealthPass Ancillary Exchange is available to employer groups with as little as 1 life enrolled

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- Fifth largest privately held PEO in the country
- Subsidiary of Bankers Financial Corp
- Over 55,000 nationwide worksite employees
- CPEO certified
- A-rated carriers partners
 - AIG
 - Empire

Medical & Workers' Compensation Programs



An Anthem Company

Empire Blue Cross Medical

- 12 Plans Available
 - 8 EPO/PPO
 - 2 Blue Access
 - 2 Connection
- Groups individually underwritten



AIG Workers' Comp

- 1 of only 4 PEO's that have AIG program
 - 18th renewal year
- Notable class codes
 - Construction, Home Healthcare, Manufacturing, Restaurants, Garbage & Demolition

Plan and Rate Comparison for

Policy Period: 01/01/2023 - 12/31/2023



| Current | Proposed | Current | Proposed | Current | Proposed |
|----------------------------------|--------------------|----------------------------|--------------------|------------------------------------|--------------------|
| Oxford FRDM PPO 2B 1000/90 | Empire PPO 1000 | Oxford FRDM EPO 6B 1000 | Empire EPO 1000 | Oxford LBTY EPO 10B 2500- 60 | Empire EPO 2500 |
| New York | New York | New York | New York | New York | New York |

In Network (\$ Copay or % Coinsurance)

| | | | | | | |
|---------------------------------------|-------------------|--------------------|-------------------|--------------------|--------------------|--------------------|
| Deductible (Individual/Family) | \$1,000 / \$2,000 | \$1,000 / \$2,500 | \$1,000 / \$2,000 | \$1,000 / \$2,500 | \$2,500 / \$5,000 | \$2,500 / \$5,000 |
| Coinsurance | 10% | 10% | 0% | 20% | 40% | 30% |
| Out-of-Pocket Max (Individual/Family) | \$3,000 / \$6,000 | \$4,000 / \$10,000 | \$2,500 / \$5,000 | \$4,000 / \$10,000 | \$6,350 / \$12,700 | \$7,150 / \$14,300 |
| Primary Care | \$25 | \$25 | \$30 | \$25 | \$30 | \$40 |
| Specialist | \$50 | \$40 | \$50 | \$40 | \$50 | \$70 |
| IP Hospital - 3 day admit | 10% (AD) | 10% (AD) | 0% (AD) | 20% (AD) | 40% (AD) | 30% (AD) |
| Surgical - OP Hosp | 10% (AD) | 10% (AD) | 0% (AD) | 20% (AD) | 40% (AD) | 30% (AD) |
| Emergency Room | \$300 | \$150 | \$400 | \$200 | \$500 | \$200 |
| Urgent Care | \$50 | \$75 | \$50 | \$75 | \$50 | \$75 |
| Lab Services | 0% | 10% (AD) | 0% | 20% (AD) | 0% | 30% (AD) |
| X-Ray Indiv. Facility | 10% (AD) | \$100 | 0% (AD) | \$100 | 40% (AD) | \$100 |
| Complex Medical Imaging | 10% (AD) | 10% (AD) | 0% (AD) | 20% (AD) | 40% (AD) | 30% (AD) |
| Additional Pharmacy Deductible | \$100 | \$100 | \$100 | \$100 | \$10 | \$250 |
| Tier 1 Pharmacy | \$10 | \$15 | \$15 | \$10 | \$20 | \$15 |
| Tier 2 Pharmacy | \$35 (ARXD) | \$35 (ARXD) | \$35 (ARXD) | \$30 (ARXD) | \$60 (ARXD) | \$35 (ARXD) |
| Tier 3 Pharmacy | \$75 (ARXD) | \$75 (ARXD) | \$75 (ARXD) | \$50 (ARXD) | \$80 (ARXD) | \$75 (ARXD) |
| Specialty Pharmacy Benefit Per Script | N/A | N/A | N/A | N/A | N/A | N/A |

Out Of Network

| | | | | | | |
|---------------------------------------|--------------------|--------------------|-----|-----|-----|-----|
| Deductible (Individual/Family) | \$2,000 / \$4,000 | \$2,000 / \$5,000 | N/A | N/A | N/A | N/A |
| Out-of-Pocket Max (Individual/Family) | \$6,000 / \$12,000 | \$8,000 / \$20,000 | N/A | N/A | N/A | N/A |
| Out-of-Network Coinsurance | 30% | 30% | N/A | N/A | N/A | N/A |

Covered Employees and Rates

| | FRDM PPO 2B 1000/90 | | PPO 1000 | | FRDM EPO 6B 1000 | | EPO 1000 | | LBTY EPO 10B 2500- 60 | | EPO 2500 | |
|----------------------------------|------------------------|-------------|----------|-----------------------|------------------|--------------|----------|------------------------|--------------------------|-------------|----------|------------------------|
| Employee Only | 2 | \$1,259.79 | 2 | \$1,083.78 | 7 | \$1,130.66 | 7 | \$819.55 | 6 | \$848.86 | 6 | \$684.44 |
| Employee + Spouse | 0 | \$2,587.41 | 0 | \$2,384.31 | 2 | \$2,321.33 | 2 | \$1,802.99 | 1 | \$1,747.77 | 1 | \$1,505.77 |
| Employee + Child(ren) | 0 | \$2,198.20 | 0 | \$2,254.25 | 0 | \$1,973.53 | 0 | \$1,704.65 | 0 | \$1,483.24 | 0 | \$1,423.63 |
| Family | 1 | \$3,826.72 | 1 | \$3,370.56 | 2 | \$3,436.99 | 2 | \$2,548.78 | 0 | \$2,583.77 | 0 | \$2,128.59 |
| Total Monthly Enrollment/Premium | 3 | \$6,346.30 | 3 | \$5,538.12 | 11 | \$19,431.26 | 11 | \$14,440.39 | 7 | \$6,840.93 | 7 | \$5,612.41 |
| Annualized Premium | | \$76,155.60 | | \$66,457.44 | | \$233,175.12 | | \$173,284.68 | | \$82,091.16 | | \$67,348.92 |
| Difference Annually - \$/% | | | | -\$9,698.16 / -12.73% | | | | -\$59,890.44 / -25.68% | | | | -\$14,742.24 / -17.96% |

| All Plans Combined | Current | Proposed |
|----------------------------|--------------|------------------------|
| Total Premium for Year | \$391,421.88 | \$307,091.04 |
| Total Enrolled | 21 | 21 |
| Difference Annually - \$/% | | -\$84,330.84 / -21.54% |

\$83K or 21% savings on Medical

21 Life Non-Profit Employer

Situs: Brooklyn NY

HealthPass PEO
Annual Savings Medical
~83K

Admin Fee \$80 PEPM

50% savings compared to
incumbent PEO w/ bundled
Admin, EPLI & Workers'
Comp

Sales Strategy Tip #2A

Healthfirst groups being priced out of the market?

Introduce the idea of the HealthPass PEO...

Medical savings of 20+% off alternative small group options

Sales Strategy Tip #2B

Employers looking everywhere for additional savings?

Through the **AIG Workers' Comp** program, groups with blue-collar workforces could save *tens of thousands*

Prospect for blue-collar groups and inquire if they use the state fund for Workers' Comp

These employers can often realize significant savings through the HealthPass PEO

Find the right group and you will directly affect their bottom line and can help them focus on their growth

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Direct to Insurance Carrier

- 60% participation
- Limited to one carrier for all employees
- Network may not meet the needs of all

HealthPass Benefits Exchange

Consolidated market pricing enhances the importance of network access and strategic planning

Sales Strategy Tip #3

Finding it difficult to win new accounts in the current market?

Use the HealthPass Benefits Exchange to meet the current and future needs of prospective employer groups

Win new accounts by bringing a “choice” model

Keep the current plan for those who are happy with it

Provide additional network and product options

Empower employees to make the best choice for their family’s needs

Look for opportunities other brokers leave on the table

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HealthPass Benefits Exchange

- Multiple Carrier, Network and Plan Choices
 - Core & Core Plus
- 75% / 20% Par
- Ancillary Options
- Cobra Administration
- Consolidated Billing

Consolidated market pricing enhances the importance of network access and strategic planning

HealthPass is the home for Healthfirst members!

| Hospital System |  Healthfirst Health Insurance for New Yorkers | HealthPass Alternative Options | | |
|--|--|---|--|--|
| | |  Connection <small>An Anthem Company</small> |  Metro |  Prime |
| Network Access | 5 Boroughs, Nassau, Suffolk, Westchester & Rockland | National Access | NY & NJ | Tri-State |
| Memorial Sloan Kettering Cancer Center | ✓ | ✓ | ✓ | ✓ |
| Mount Sinai Health System | ✓ | ✓ | ✓ | ✓ |
| Montefiore Health System | ✓ | ✓ | ✓ | ✓ |
| Northwell Health | ✓ | ✓ | ✗ | ✓ |
| Maimonides Health | ✓ | ✓ | ✗ | ✓ |
| Catholic Health | ✓ | ✗ | ✓ | ✓ |
| NYU Langone | ✓ | ✗ | ✗* | ✓ |
| Hospital for Special Surgery | ✗ | ✓ | ✓ | ✓ |
| New York Presbyterian | ✗ | ✓ | ✓ | ✓ |
| Stony Brook University Hospital | ✗ | ✗ | ✗ | ✓ |

*NYU Langone Hospital – Long Island (formerly Winthrop) is In-Network for Metro

Participation Requirements

HealthPass Core Participation Requirements:

75% of the eligible employees must either enroll in HealthPass or submit a valid waiver

20% of the total eligible employees must enroll with a HealthPass medical plan

- EmblemHealth Prime
- Empire Connection
- Oxford Metro



Core Plans Rate Sheets:

- [Core Plans Manhattan, Brooklyn, Queens, Staten Island, Bronx, Westchester & Rockland](#)
- [Core Plans Nassau & Suffolk](#)
- [Core Plans Orange, Putnam, Dutchess, Ulster & Sullivan](#)

Wrapping Things Up

Individual Coverage

- Save face with the Ancillary Exchange
 - Bring value to a difficult situation
 - Remain engaged with client
 - Savings and discomfort present an opportunity to institute new offerings

HealthPass PEO

- Viable medical option for Healthfirst groups
 - Save 20+% from small group medical
- Blue-collar PEO is unique and presents an untapped market
 - Save thousands off Workers' Comp

Direct to Insurance Carrier

- One size does not fit all
 - Market pricing/consolidation forcing difficult decisions
 - Pricing consistency of remaining options makes network choice and access to care more prevalent purchasing decision

HealthPass Benefits Exchange

- Your ideal home for Healthfirst groups
 - HealthPass "Core Plan" options have easy to meet participation guidelines
 - Emblem Prime
 - Empire Connection
 - Oxford Metro



Thank you for joining!

The webinar will remain open so you may type your questions in the Q&A chat

An email with the Q&A answers, slide deck & webinar recording will be provided



Have questions – Contact us 212-252-8010 or sales@healthpass.com