

# Changes and Planning your Renewals for 2020

Presented by:

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# Agenda

- Introductions
- Network Changes
- 2020 Planning
- Exclusive Benefits
- P&C Insurance
- Products and Services
- Questions

# Introductions

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# Quick Me Moment



# Introductions (Continued)

- WisMed Assure
  - New Name but Same WI Medical Society Company
  - Independent Agency
    - We are contracted with nearly all the carriers in the state
    - All of our revenues from commissions are returned to WMS to benefit providers statewide
  - Only work with Healthcare Industry
    - Specific Client Knowledge
  - Innovation for those we serve
  - Reinvestment of Products and Services



# Network Changes

- Common Grounds and Robin – Health Partners
  - Lost Prevea and HSHS
- Health Traditions
  - New Small Group Insurance Options
- Molina and CCHP
  - Offering Individual plans using Prevea and HSHS
- Quartz, Gunderson Lutheran and Marshfield Clinic
  - Still shifting in the sand
- WPS Small Group Changes
  - Just a pricing change, reducing rates 10-15%

# 2020 Renewal Planning

- Get what you can done now, NOW
  - Ancillary Benefits
    - ASO for Non-Medical
  - Prep Employees
- Don't just accept a renewal
  - Renewals given 60 days out
  - HRA Modeling/ H.S.A.
  - Buy Up/ Buy Down Plans
  - Level Funding Options
    - Humana, National Guardian, Network Health, Oakleaf, UHC, USHealth & Life, etc.
- Do you have your Open Enrollment Periods Planned?

# Exclusive Benefits (only available from our agency)

- Association Health Plan (AHP) – Health Plan
  - Expanded Network – Preferred One
  - Growing Membership
  - 10 Benefit Plans for your Practice to Choose from
- Delta Dental of WI – Dental Plan
  - What do you pay for dental?
- MGIS/ SunLife – Disability and Life Insurance



# P&C Insurance

- WisMed Assure can help with other lines in your office, GL,PL/Med Mal, BOP, Work Comp, etc
- WisMed Assure can also help provide coverage to other businesses related to healthcare. We can assist with independent technicians, Biotech and Healthtech firms and have competitive options to suit their needs.

# Products and Services

- HR Library – both federal and state laws
- Total Compensation Review Builder
- Job Performance Review Builder
- Job Description Builder
- Form Fire
- Employee Handbook Creation Tools
  - Personal Assistance
- Training Courses and Services
- Benefit Booklet Creation
- Enrollment Material Assistance
- Employee Meetings
- Onboarding – Online Service
  - Includes an Online Employee Management and File tool
- Compliance Review and Notices
- Discounted Services from TPAs (we don't take commissions on these)
- Claims Review/ Member Assistance with Claims issues
- Enrollment and Termination Record Keeping
- Large Group Claims Analysis
- Lobbying

WWW.ZYWAVE.COM HRC HRconnection®

**HRconnection has the features that set your agency apart.**

<p><b>Companywide communication portal</b></p> <ul style="list-style-type: none"> <li>■ Online home to house company info, policies, HR resources, as well as vacation and PTO tracking</li> <li>■ Information is available around the clock to employees</li> </ul>	<p><b>Onboarding and HR task management</b></p> <ul style="list-style-type: none"> <li>■ Employees complete personal information W4 and I9 forms, as well as other forms, online</li> <li>■ Includes office equipment setup, policy acknowledgments and performance reviews</li> </ul>	<p><b>Plan decision support for selection process</b></p> <ul style="list-style-type: none"> <li>■ Help employees make informed decisions</li> <li>■ Decision plan support includes health questionnaire, plan comparison summary and plan recommendations</li> </ul>
<p><b>Unlimited sites with ability to scale</b></p> <ul style="list-style-type: none"> <li>■ Cost-friendly scalable option for the agency with copy-and-paste site builds</li> <li>■ Provide HRconnection to unlimited clients for the same price</li> </ul>	<p><b>Admin alerts and dashboards</b></p> <ul style="list-style-type: none"> <li>■ Digest for admins summarizes activity, making reporting efficient and accurate</li> <li>■ Admins see a real-time view of employee activity and review enrollment progress</li> </ul>	<p><b>Paperless enrollment simplifies processes</b></p> <ul style="list-style-type: none"> <li>■ Preloaded plans and forms</li> <li>■ Customizable benefit items</li> <li>■ Auto-fill medical and dental forms</li> <li>■ E-signature option</li> </ul>

Your Round-the-Clock Online HR Department

 <p><b>Federal Compliance Help</b></p> <p>Easy-to-understand information on major federal employment laws including COBRA, HIPAA, FMLA and USERRA.</p>	 <p><b>State-Specific Guidance</b></p> <p>Attorney-reviewed state-by-state guidance including continuation of benefits, minimum wage and much more.</p>	 <p><b>Fast Answers to Your Questions</b></p> <p>Our FAQ sections deliver the answers you're looking for quickly and efficiently.</p>
 <p><b>Robust Library Source</b></p> <p>Hundreds of forms, sample policies, checklists, and a sample employee handbook are available for download and customization.</p>	 <p><b>Hiring &amp; Termination Resources</b></p> <p>A wide range of resources to simplify the hiring and termination process—a must-read for every hiring manager in your company.</p>	 <p><b>Online HR Tools</b></p> <p>Streamline workflows and save your staff time with our online job description builder, salary benchmarking and total compensation statement tools.</p>

**Employee Benefits Series**

**Group Health Plan Notices  
2019 Calendar**

**Key ERISA-Required Notices and Filings**



**HIPAAFOR HEALTH CARE EMPLOYEES**

This course covers HIPAA Privacy Rule and Security Rule essentials, including how and when protected health information can be disclosed in a health care setting, and best practices for securing this information in compliance with the law.

**Estimated Completion Time:** 35 minutes  
**Languages offered:** English  
**Target Audience:** Employees

**HIPAAFOR HEALTH CARE MANAGERS: THE PRIVACY RULE**

This course covers the HIPAA Privacy Rule, addressing issues such as the definition of protected health information (PHI), when and how PHI may be disclosed, the Notice of Privacy Practices requirement, and tips for safeguarding PHI.

**Estimated Completion Time:** 50 minutes  
**Languages offered:** English  
**Target Audience:** Managers

**HIPAAFOR HEALTH CARE MANAGERS: THE SECURITY AND BREACH NOTIFICATION RULES**

This course covers the HIPAA Security and Breach Notification Rules, including the required administrative, physical, and technical safeguards, and what to do if protected health information is breached.

**Estimated Completion Time:** 30 minutes  
**Languages offered:** English  
**Target Audience:** Managers

Your  
2019  
Benefits  
Guide





**Employee Handbook**

**ABC Company**

**A Guide For Our Employees**




# Questions?

- We are here to help serve those who serve the healthcare of WI!