

Broker Tips  
*Individual Plans*  
*for 2022*

univera®  
H E A L T H C A R E



# Important Dates

	On Exchange	Off Exchange
<b>Renewal Notice Sent</b>	NYSOH mails in batches between October 11 and October 31.	October 31
<b>Extended 2021 Open Enrollment Continues</b>	Individuals who enroll between November 1-15 will have a December 1, 2021 start date. Their coverage will be renewed for 2022.	
<b>Open Enrollment Begins</b>	Marketplace opens for new enrollment November 16. Marketplace opens to existing members to make place changes and update eligibility starting November 16.	November 16
<b>Deadline for 1/1 Effective Date</b>	December 15	December 15*
<b>Deadline for 2/1 Effective Date</b>	January 15	January 15*
<b>Deadline for 3/1 Effective Date</b>	January 31 (Marketplace open enrollment ends.)	January 31*

Due to the pandemic, dates may be subject to change per NY State of Health guidance; we will communicate any changes via Broker Blasts.

\*Please allow 2 weeks for processing of off exchange applications. Check the broker page of our website for current processing time frames.

## Renewals

### On Exchange

**Members should read their annual renewal notice from the NY State of Health Marketplace (it usually arrives mid-to-late October) and follow the instructions within the notice carefully.** If an existing member has had a change in income or family size (like getting married, divorced, or a new child), or they've moved to a new area, they should be encouraged to log on to the NY State of Health Marketplace to determine if there is any new information they need to provide in order to continue in their current plan.

They may receive notification from the Marketplace that they are eligible for the Essential Plan based on their household income and family size. If so, we encourage them to take advantage of this great plan offered by Univera Healthcare. **They will be able to access the Marketplace to make plan changes or update eligibility after November 16.** Members will need to make timely premium payments to avoid interruption of coverage. They can pay bills via their online account or with our mobile app. They should look out for their January invoice before making their first payment. **Members can call 1-877-687-6651 if they have any questions.**

### Off Exchange

**If the member has not had a change in status (i.e., marriage, employment status, birth, change in income), they will automatically renew, as long as they continue to pay their monthly premium.** The member will need to re-enroll if they have a known change in status. Members with questions can call 1-877-687-6651.

The American Rescue Plan made additional financial assistance available to individuals who enroll in a medical insurance plan through NY State of Health. Tax credits are available to individuals with higher incomes for the first time, including many who did not previously qualify. They are available when the premium exceeds 8.5% of the household income. **These increased tax credits can be used to lower the monthly premium.**

**To take advantage of these expanded credits, off exchange members will need to switch their current Qualified Health Plan to a similar Univera Healthcare plan on the NY State of Health Marketplace.**

# New This Year



## Preventive Prescription Drugs

Including insulin and glucometers. Are not subject to the deductible on non-standard HDHPs.



## Additional Medical Preventive Services

Not subject to the deductible on non-standard HDHPs, for chronic conditions including diabetes, asthma, heart disease, liver disease and bleeding disorders.



## Univera Healthcare Advantage Gold<sup>SM</sup>

Early retiree plan has a lower overall deductible, split between medical and prescription drugs.



## Essential Plan

\$0 a month and now includes dental and vision coverage at no additional cost.

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# 2022 Updates

Our SafetyNet and Individual Market Sales Team is poised to assist our plan brokers during the upcoming 2022 Open Enrollment Period.

**We continue to be available for any employer meetings you would like us to participate in.** Feedback from employer groups and brokers has been extremely positive. They appreciate the knowledge on timing, available products, and NY State guidance. Our team continues to work remotely, but we are able to meet by phone or web conference. Please reach out to your account representative with any questions or to schedule a meeting date.

**Should you have a client who is not eligible for an Employer Group Plan, Medicare or Qualified Health Plan offerings, we are here to support you.** Please contact the Marketplace Facilitated Enroller (MFE) Supervisor to set up a referral program as a resource for those you serve.



Contact  
[Shelley.Bollar@univerahealthcare.com](mailto:Shelley.Bollar@univerahealthcare.com)

## Our Qualified Health Plans Feature:

- Coverage accepted by 100% of hospitals and 98% of doctors.
- NO COST preventive care, like flu shots, vaccines, check-ups, screenings and more.
- Telehealth services through in-network providers and 24/7 telemedicine through MDLIVE<sup>®</sup> at no cost after deductible. Essential Plan copays may apply.
- Up to \$600 toward a gym membership or fitness classes.
- Low cost generic drugs and safety of pharmacy home delivery.

# Univera On Demand

You can always find individual and family medical and dental packages on Univera On Demand. Plus, find updated tools and resources to help guide you through open enrollment.

- Metal level, dental and Essential Plan rates and plan details for individuals and families.
- Side-by-side comparison of plans that changed.
- Resource center for easy access to the plan brochures.
- Updated medical and dental product brochures.

## Commission Reminder

Commission for on and off exchange individual market medical products is \$25 per contract per month (PCPM) and \$2 PCPM for dental products. No commission will be paid for the Essential Plan or SafetyNet plans. Our commissionable Qualified Health Plans (Metal Level Plans) will continue to be available during open enrollment and special election periods (certain life events such as loss of job, marriage/divorce, addition of a child, etc.).

## Contact and Support

### For Help Selecting Best Products for Customers:

Our representatives are available to help assist you. We can assess financial aid eligibility, answer product questions and conduct needs based analysis to help you determine the best product call for them. Call 1-888-576-6574.

Monday through Thursday 8am–7pm and Friday 9am–7pm.

### For Assistance Driving New Business in Groups:

Collaborate with all Sales lines of business by scheduling a meeting to review your current book of business, establish on/off boarding referral programs for your clients and learn about any industry, state or federal updates which may affect your clients. Contact your Employer Group Sales Representative or MFE Supervisor at [Shelley.Bollar@univerahealthcare.com](mailto:Shelley.Bollar@univerahealthcare.com).

### For Credentialing (Appointments) and Commission Inquires:

Please email [BrokerContractsUnivera@univerahealthcare.com](mailto:BrokerContractsUnivera@univerahealthcare.com).

### For Questions About Application Status, Member Cards and Bills:

Call our Customer Care Center at 1-877-687-6651.

For multiple inquires, please email [IndividualMarketCustomerCare@UniveraHealthcare.com](mailto:IndividualMarketCustomerCare@UniveraHealthcare.com).