

PY2024 BROKER MEETING



Welcome!





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Meeting Agenda

Review PY2023

- Shift in the market
- Medicaid Redetermination
- Shift in Alliant's member mix

Exciting changes for PY2024 - (addressing your concerns)

Improvements:

- Staff
- Individual and group plans
- Coverage area
- Technology platforms
- Live⁴It (Alliant's wellness program)

Georgia Access Update



Alliant Health Plans



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PY2023 Review

Competitor Update

Significant Shift in Market

- For PY2023, Alliant ceased its fully-insured plans SimpleCare small groups
- In Spring 2023, Humana's announcement to exit from commercial market
- CareSource's departure from rating area 10
- Friday Health Plans in liquidation

Medicaid Redetermination

- Administration declared the end of the Public Health Emergency (PHE)
- Declaration resulted in cessation of several "rights" or access to government-sponsored programs
- Impact to our world and our market is the requirement that qualifications for Georgia Medicaid recipients be "redetermined", forcing some OFF Medicaid and into the individual market



PY2023 Review

Alliant's Member Mix

- All of the 2023 events mentioned have contributed to a shift of Alliant's membership makeup
- Currently, 92% of Alliant's membership is in individual plans
- Result of the shift away from fully-insured small group plans; groups are seeking alternatives to traditional fully-insured plans



Looking ahead to PY2024

Georgia Access

Overview

- Georgia Access will not completely replace the Fed's HealthCare.gov Marketplace for PY2024
- Process is still being finalized but CMS has conditionally approved Georgia with State-Based Exchange Federal Platform (SBE-FP) status for PY2024.
- Georgia IS conditionally approved as an SBE for PY2025.

How will it work for PY2024?

• Process for IFP enrollment will remain the same, still via HealthCare.gov, though the path getting there may change.

Alliant Changes with the times





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Alliant Broker Update

Group Health Plans: Additional Compensation Opportunity

Alliant Health Plans will offer a New Broker Compensation Program. The one-time, additional per subscriber compensation will be granted to brokers who move groups directly from a carrier exiting the group market, to an Alliant 4Corners level-funded plan or SimpleCare fully-insured large group plan.

Bonus per subscriber in groups of 10 or more subscribers

Bonus per subscriber in groups of 9 or fewer subscribers

\$75

\$50

+\$25 per subscriber if MHQ's are provided

To qualify for the additional compensation, appointed brokers must enroll their clients from July 1, 2023 through March 1, 2024.





What's New For 2024?





Plans

Pricing

Surplus Sharing Flexibility

Streamlined Refund Process

What's New For 2024?







telehealth







GUIDELINES

4CORNERS Guidelines





- 2 enrolled+ (No husband/wife only)
- Group sizes 2 4 require medical health questionnaires
- No participation/contribution requirements
- AutoPay is required and must be funded/paid PRIOR to the group becoming effective

4CORNERS Stop Loss





- Aggregate-only Stop Loss is included for protection when claims exceed projections
- Contracts are on a 12/24 basis: 12-month benefit period and an additional 12-month runout period to allow time to receive and pay all claims that occurred during the benefit period
- Reconciliation for potential refund occurs after the end of the 18th month

4CORNERS Reminder





 Commissions, by default, is \$33 per employee per month (PEPM). Additional or less commission can be accommodated upon request, but full commission disclosure is required





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Plan Highlights

PPO Plans access the Alliant Network

HMO Plans access the Alliant Network (No out-of-network benefits)

MDLive - telehealth

Service Area- All Plans Available

Chiropractic Option

Pharmacy- \$0- \$5 Generic Copay (Non-Standardized Plans)



Non-Essential Health Benefit (EHB) Changes

For plan year 2024 we will be removing dental (adult and pediatric) from <u>all</u> plans beginning January 1st, 2024.

Please Note: We will continue to administer dental for the remainder of 2023.





90-Day Supply Change

- Members will now have access to a 90-day supply of HCR, Generic, Preferred Brand and Non-Preferred Brand.
- The 90-day supply when filled at a retail pharmacy will be 3x their copay for that drug group.
- Mail order pharmacy will be charged 2.5x their copay for that drug group.

Prescription Drug Name Changes





2023 2024

Tier 1

Tier 2 Preferred Brand (PB)

Tier 3

Non—Preferred
Brand (NPB)

Specialty (SP)

Generic

(Gen)

Health Care Reform (HCR)

Tier 4

Examples



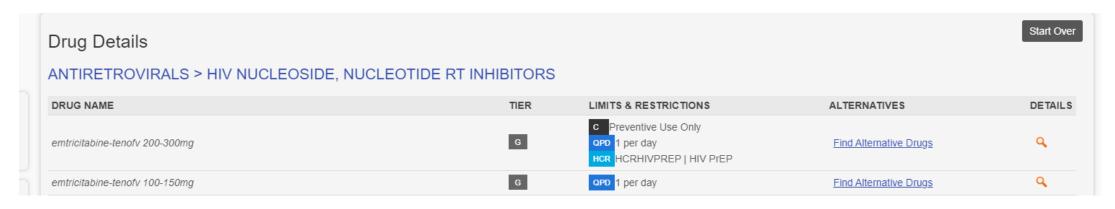


Legend
G Generics
PB Preferred Brand
NPB Non-Preferred Brands
SP Specialty
NC Not Covered

Legend Screen Shot on the Online Formulary

NPB
G C Age Edits Apply: 45-75 years
G
G C Age Edits Apply: 45-75 years
NPB
G C Age Edits Apply: 45-75 years
G
NPB

Printed formulary Generic Tier, But Also HCR if Member qualifies for \$0 Preventative Cost share, Bowel Prep Examples

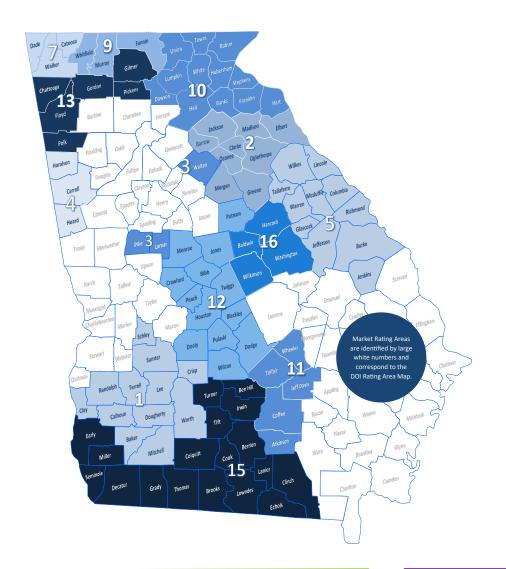


Generic Drug, But also HCR Tier on Online Look Up Tool

Marketing Area

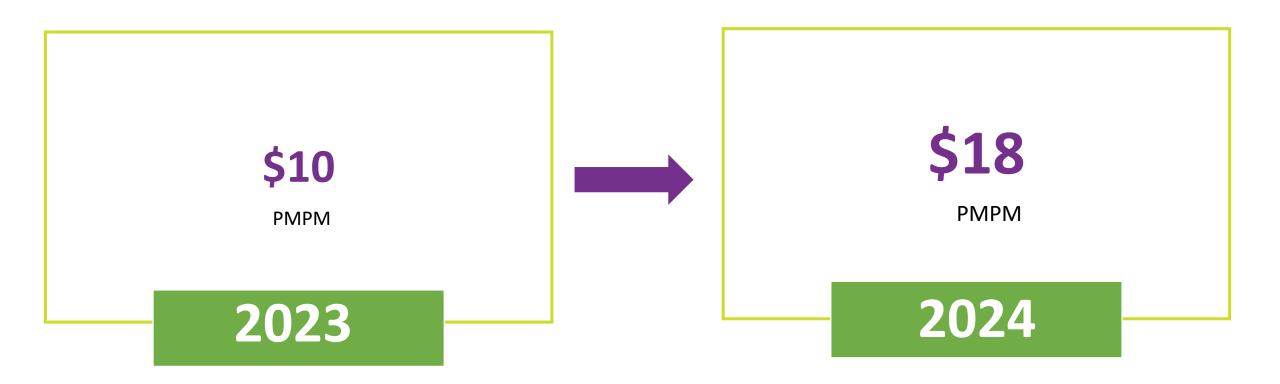






IFP Commission Change









MDLIVE



Overview

- MDLive is a telehealth solution that is now available to all Alliant Health Plan members. Members have access to on-demand urgent care and behavioral health services via the MDLive secure online platform.
- Members will be charged their Office Visit Copay for Urgent Care visits and their behavioral health copay for Therapist and Psychiatrist visits.



Conditions that MDLive Can Treat



- Allergies
- Acid Reflux
- Acute Bronchitis
- Asthma
- Back & Joint Pain
- Birth Control*
- Bladder Infections
- Cold & Flu
- Cold Sores
- Constipation
- Cough
- COVID-19
- Croup
- Diarrhea
- Dizziness
- Ear Pain
- Eye Irritation

- Fever
- Foot Pain
- Furuncles
- Gas
- Gastroesophageal
 Reflux Disease
- Golfer's Elbow**
- Gout
- Hay Fever
- Headache
- Heartburn
- Hives
- Insect Bites
- Knee Pain
- Lab Interpretation
- Laryngitis
- Mastitis

- Medication refills
- Migraines
- Mild Injuries**
- Nasal Congestion
- Nausea
- Neck Pain
- Nosebleed
- Osteoarthritis
- Painful Urination
- Pink Eye
- Plantar Fasciitis
- Rash
- Respiratory Problems
- Rolled Ankle
- Runner's Kee
- Scabies
- Sinus Problems

- Sore Throat
- Sport Injuries**
- Sprain and Strains**
- Tennis Elbow**
- Thrush
- Tonsilitis
- Upset Stomach
- UTI (Adults, Females, 18+
- Vaginal Itching
- Vaginitis (Non-STD)
- Vomiting
- Warts
- Yeast Infections
- And More

Common Behavioral Health Conditions



That MDLive Can Treat

- Addictions
- Aging & Caregiver Support
- Anxiety
- Bipolar
- Depression
- Grief & Loss
- LGBTQ+ Support
- Life Changes

- Obsessive Compulsive Disorder (OCD)
- Panic Disorders
- Parenting Support
- Phobias
- Relationship Issues
- Stress Management
- Trauma & PTSD
- And More

Getting Registered



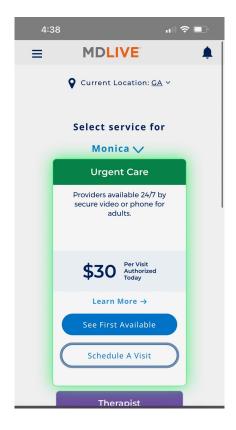
- 1. Download the app
 - 1. Date of Birth
 - 2. First and Last Name
 - 3. Email Address
- 2. Text with Sophie
 - 1. Text "AHP" to 635483
 - 1. You will need to have your ID card on hand to register
- 3. Visit the MDLive Website: https://mdlnext.mdlive.com/
- 4. Call the MDLive Call center using the Alliant Health Plans dedicated toll-free number: 1-888-881-5339

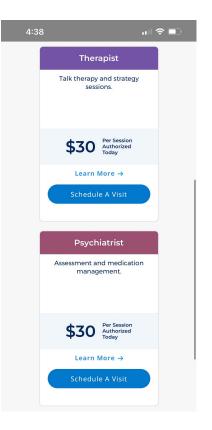
Scheduling a visit



MDLive will know what your member cost share will be based on the plan you are enrolled in.

As a reminder, effective June 1st, 2023, telehealth visits are no longer \$0 cost share.









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Why Live⁴It?





Scientific studies show longevity is <30% due to genetic makeup and >70% due to environment and lifestyle.



When studying life expectancy gaps, we know that social economic status and social factors exert larger influences on longevity. In order to improve life expectancy and health status, we have to affect lifestyle and environment.



Important to connect our community resources to provide a supportive environment to allow members the opportunity to make a change in their health and wellbeing.

Key Concepts: Live⁴It....L-I-V-E





Lifestyle & Environment

Mind, Body, Spirit
Income, Education,
Housing

Invest in One Another

Family

Friends

Philanthropy

Value Preventive Health

Preventive Exams

Healthy Weight

Reducing/Eliminating Addiction

Eat, Drink & Be Merry

Nutrition

Sugar Intake

Emotional Vitality

Your Health. Your Journey. Your "It".







Live⁴It connects hearts and minds by asking the simple question:

What are you living for?

Live⁴It, Personalized





Lifestyle & Environment



Invest in One Another



Value Preventive Health



Lat, Drink & Be Merry



Live⁴It connects hearts and minds by asking the simple question:



What are you living for?

The answer is your



What Makes Live⁴It Different?





Personalized



Common Platform



Member Focused



Community Connections









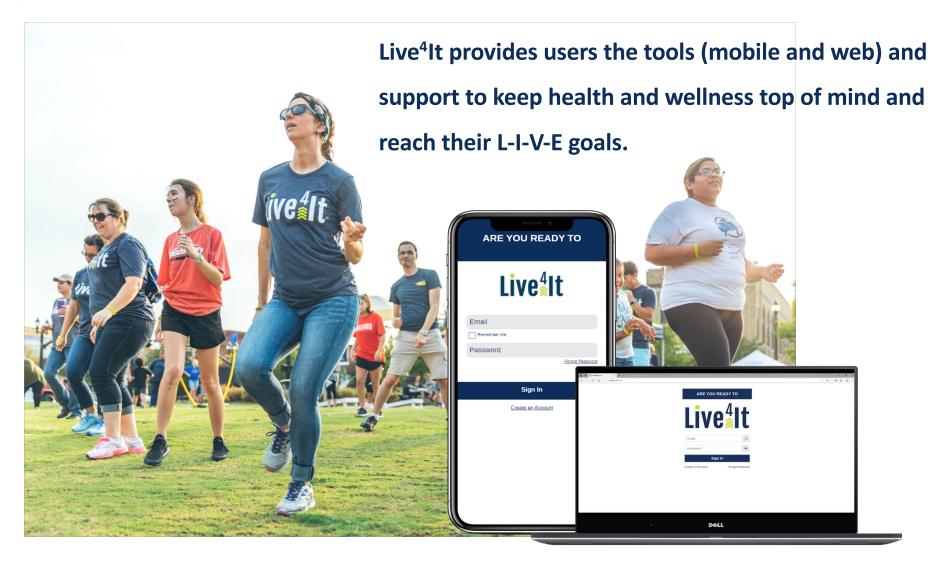


	SoloCare	4corners*	Simple Care ^{**}
Expedition Dates	Calendar Year	Renewal Year	Renewal Year
Reward Opportunity	\$200+ (annually)	\$240 (\$20/monthly)	\$240 (\$20/monthly)
Point Opportunities	Join Lifestyle Steps Invest in One Another Podcast Value Preventive Health Exams, Health Mapping Eat, Drink, & Be Merry Mood Meter Excursions Media	Join Lifestyle Meditations, Physical Activity Invest in One Another It Stories, Volunteer Value Preventive Health Exams Eat, Drink, & Be Merry Mood Meter, Recipes Excursions Media	Join Lifestyle Meditations, Physical Activity Invest in One Another It Stories, Volunteer Value Preventive Health Exams Eat, Drink, & Be Merry Mood Meter, Recipes Excursions Media

^{*}SoloCare Members 18 years or older; SimpleCare/4Corners Subscribers 18 years or older.

Navigation Tools for the Journey





How Live⁴It Works



- Download Live4It App/Portal & Join Expedition
- Engage in healthy behaviors and participate in activities
- Earn Expedition Points: 1 Point = \$1 Live4It Dollar = \$1.00

Qualifying entrants* receive rewards on Live4It Alliant debit card (month after earned). The card serves as a way to earn and spend Live4It Dollars.

Live⁴It In Action





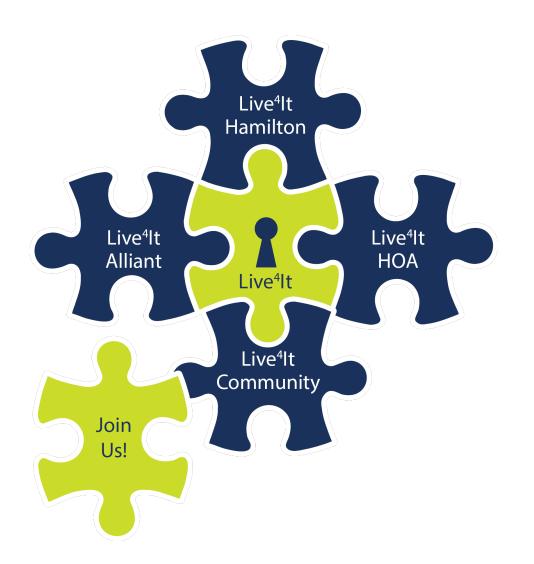














Live⁴It Trending





Live⁴It In Action



What are you living for?

Helping our members live longer, heathier and happier!











HRASimple®

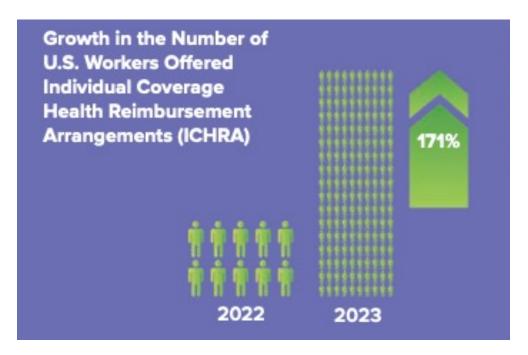


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HRASimple® and ICHRA Gaining Momentum

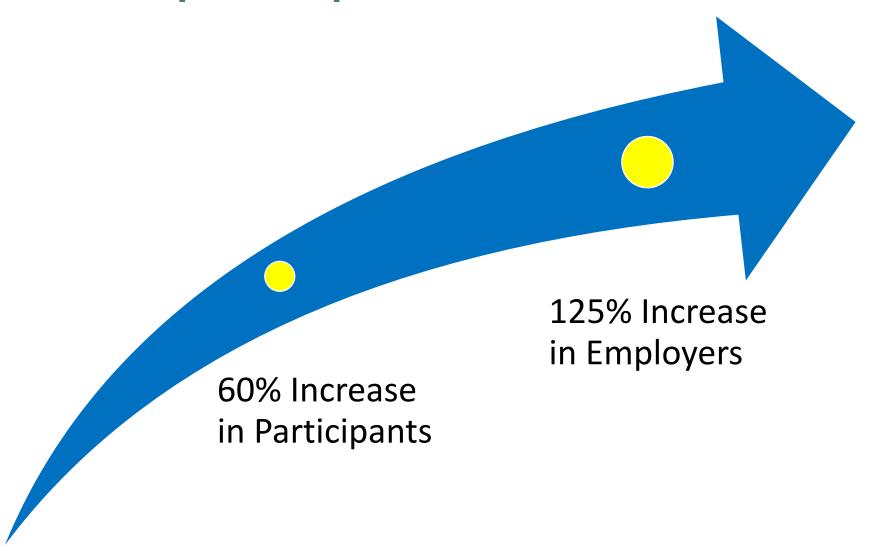
National ICHRA Growth Trends





Source: HRA Council 2023 ICHRA/QSHERA Growth Trends Flyer, Released June 2023

HRASimple's Explosive Growth



Why Now?

- Reduction in number of group options are forcing employers to seek group insurance alternatives...and these options are limited
 - stop offering a health benefit (not a viable option)
 - continue trying to keep up with rising group costs
 - for qualifying groups, move to 4Corners level-funded product

Consider moving that group to ICHRA with HRASimple

HRASimple's Improvements to date

Improved enrollment platform

Technical assistance

Onboarding/Offboarding improvements

Documents section

Invoices

Export payroll withholdings report

Enhanced Dashboard and Analytics

2024 HRASimple Improvements

Debit Card for Health Wallet funds

Text messaging

Better communication

Improved compensation

Consultant Compensation

Admin Access-Per Employee Per Month \$15 of the \$30 PEPM

• The default is \$30PEPM. Additional \$ can be added at 100% pass-through to consultant

One-time
Onboarding Fee

Consultant earns ½ of the one-time fee

• Ranging from \$750 - \$10,000 based on group size

Consultant Revenue from HRASimple

A referring consultant will receive a consultation fee equal to the lowest individual plan commission

Consultant Compensation

Example: A company has 20 employees enrolling in an ICHRA

Employer Pricing

- Admin = \$30 PEPM
- Onboard Fee -1x only
- Total

Monthly

\$600

\$0

\$600

Annualized

\$7,200

\$750

\$7,950 1st year

\$7,200 2+

Consultant Revenue

- ½ of Admin
- ½ of Onboard Fee
- Per Policy (assumes \$18)
- Total

Monthly

\$300

\$0

\$360

\$660

Annualized

\$3,600

\$375

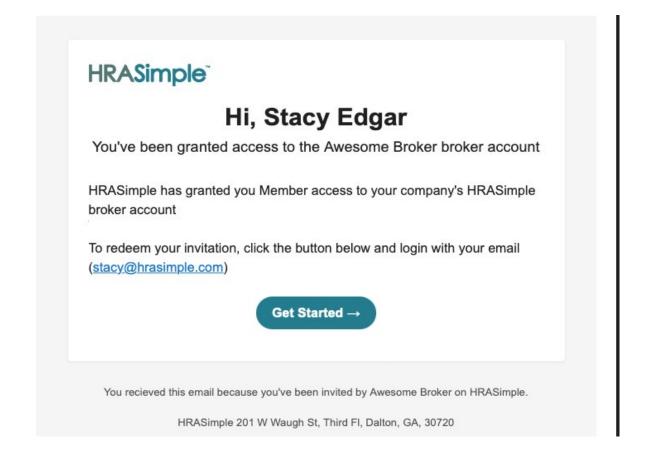
\$4,320

\$8,295 1st year

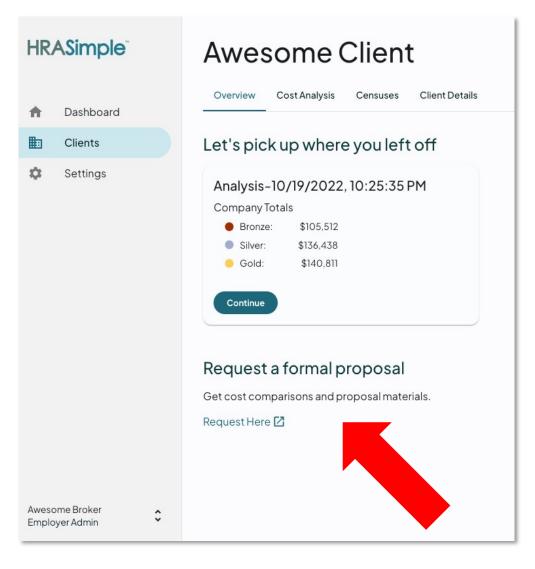
\$7,920 2+

Email HRASimple to receive access to your Broker Portal.

You'll receive an email invite from us.



How do I request a proposal?



Your client list is confidential and accessible only by you.

Broker Portal Access
Email JCox@HRASimple.com



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Thank You!