COMPASS HEALTH
YOUR PLAN. YOUR CHOICE.

“OE Kick Off 2025”

Hosted By:
Bruce Henry – President
& Compass Health Sales Team

COMPASS HEALTH

Open Enrollment

ARE YOU READY?

AGENDA

- ✓ *Introduction*
- ✓ *Florida Blue ACA News*
- ✓ *AEP Update*
- ✓ *Make OE Easier with Health Sherpa*
- ✓ *Non-Subsidized Clients – What to do with STM Gone*
- ✓ *Best Marketing Practices to Gain new Members in 2025*
- ✓ *Q & A*

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“From the President’s Desk”

Bruce Henry

President

Drew Pennoyer

Florida Blue Regional Director

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The Florida Blue Advantage

- Only Not-for-Profit Health Insurer (all profits are invested into the welfare of the policyholders)
- Only Health Insurer domiciled in Florida
- Only Carrier with ACA plans in all 67 Counties with a $0 Plan option
- 4 ACA Provider Networks offering superior coverage and pricing
- FB is the Only Carrier that pays Annualized ACA Compensation
- CH pays 50% of 1st Year Commission 1 week after Submission with balance paid at Policy Issue 2 months later
- CH will pay 50% Fast Cash for 2025 OE this year versus 25%
- FB Pays the Full 1st Year Commission + Full Renewal regardless of which month the policy is issued including December 1 effective dates (DOUBLE DIPPING)
- FB is an exclusive Club

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The Florida Blue Advantage

- The Enhanced Allstate Health Access Plan is great for the non-subsidized consumer
- We are hosting a ‘How To’ Market & Sell the HA Plan webinar on Tuesday, November 5th at 11:00 AM
- You can now offer Aetna, Humana, Freedom & United MAPD & DSNP Plans (same Comp as FB MA)
- Don’t forget you earn Compass Rewards with every Sale!

Lucas Zerbe – Director of Training
Donald Miller – Agent Services

Florida Blue

Your Health Solutions Partner

OPEN ENROLLMENT 2025

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Florida Blue Pathway Switch U65 Step by Step


Easy Way
Hard Way

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Florida Blue Prices CHANGED!!!!

Treasure Coast
Specifically, St Lucie County

South Florida
Palm Beach, Broward and Miami Dade

No Cost Silver Plan!!!!
C Level Cost Sharing!

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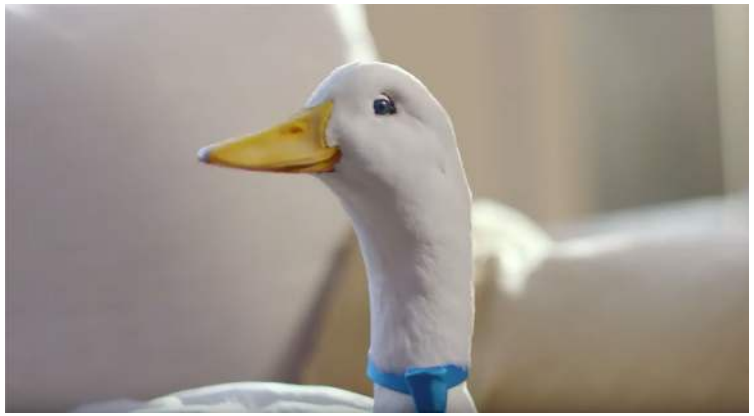
USAble Life

VS

United Healthcare



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USAble vs Aflac

Accident Plans

Benefits	USAble	Aflac
Wellness	$75.00	$60.00
Hospital Admission	$1500.00	$2000.00
Hospital Confinement	$340.00 a day	$250.00 a day
ICU Confinement	$680.00	$400.00
Dislocation Max	$5000.00	$2500.00
Eye Injury	$600.00	$300.00
Family Lodging	$140.00	$125.00
Blood Plasma	$300.00	$200.00
Transportation	$600.00	$200.00
Cost	$18.04	$21.32

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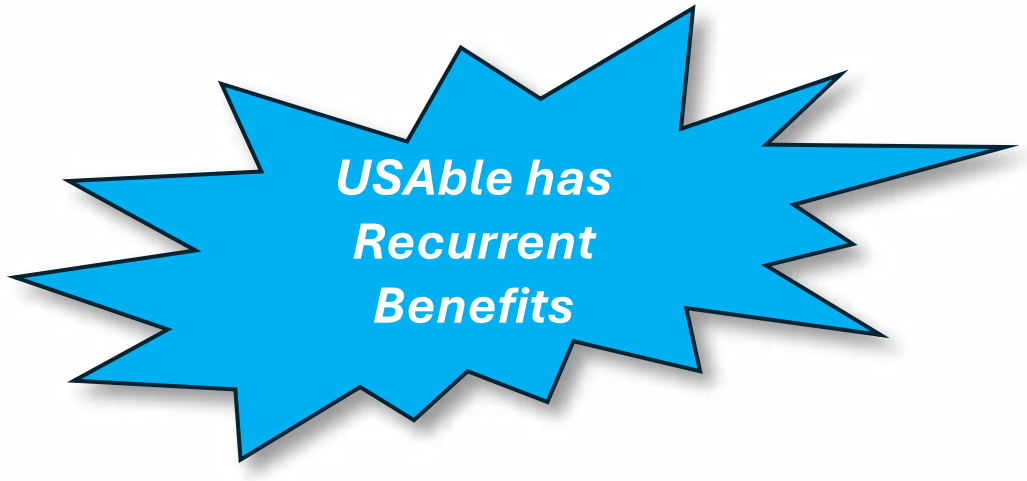
Critical Illness
USAble vs UHC

Company	20k	50k
USAble	$18.24	$45.60
United Health	$22.58	$53.58



** 45-Year-Old **

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Dental Plans

Carriers	FB Copay	Humana	FB Choice	Cigna	Delta
Premium	$25.00	$29.00	$34.00	$28.00	$27.00
Deductible	$25.00	$55.00	$50.00	$150.00	N/A
Network	PPO	PPO	PPO	PPO	HMO
Cleanings	$10.00	No Charge	No Charge	No Charge	No Charge
Basic	$17.00	30%	20%	20%	$30.00
Major	$221	60%	50%	50%	$240


care
questions?
We can help.
Blue
Florida Blue
MEDICARE
Your Health Solutions Partner
Amanda Simpson
Director of Medicare Sales

AEP Retention

- AOR for FB MAPD will now change for policies effectuated 1/1/25 and on
- Reach out to clients ASAP to touch base
- Ones that are being impacted – let them know we will have other options
    - Inform them of all the changes happening with every carrier and it's a reset year so all companies will be going through changes and downgrading benefits
- Re-run all Doctors because of network changes
- Re-run all their drugs through Medicare.gov with the new Inflation Reduction Act – Members cap out at 2K
- Make sure to call Supplement clients to re-run their current PDP plans

Your MAPD clients & impt information

AS

Amanda Simpson
To Bruce Henry

2025 Fall Launch Statewide.pdf
5 MB

Copy of Compititor Exiting Counties by Product 2025.xlsx
17 KB

Part D Takeaway 20240820.pdf
542 KB

Some of these plans being discontinued will need the member to make a change during AEP or else they will be enrolled into just straight Original Medicare if they do not ch

The plans that are being automatically migrated over to another plan will still need to be contacted to let them know of the changes and you should check into their doctors about the changes so make sure you are aware when they call or beat them to the punch and make them aware.

: REMEMBER, this is a reset year for every carrier. All plans are going through changes, cutting back on giveaways, increasing copays, & discontinuing some of theirs as well. Make sure the members.

Color Code for column N

Light Blue – Regional PPO

- Will need to make an election during AEP

Purple – DSNP

- Will need to make an election during AEP

Orange – Classic Plus HMO

- Will need to make an election during AEP

Green - Premier HMO

- Will need to make an election during AEP

Yellow – Value PPO

- Will need to make an election during AEP

Pink – Value PPO in Citrus/Brevard

- Members will automatically be switched to a new version of the Value PPO plan
- Will not need to do anything with them, just for your knowledge if they get any letters

Grey – Premier HMO in Polk/Hillsborough

- Members will automatically be switched from the Premier to the Preferred HMO
- Check Doctors & medications on the Preferred HMO for these clients before end of AEP
- The Preferred HMO has a smaller network compared to Premier

Dark Blue – FHCP plans

- All members will automatically be switched to FHCP Medicare Premier Advantage (H1035-040)
- Check Doctors & medications

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FMO Updates

- **Benavest will be the FMO channel that we are contracting through**
- **Can not contract individually with other carriers outside of Benavest**
- **Each Carrier will have its own certification**
- **AHIP is required and will need to be paid for - $125 through Benavest discount link**
- **No brochures or signage for any carriers besides FL Blue**
- **No Social Media posts or any advertising for other carriers**
- **Only for MAPD – no PDP or Supp**
- **Commissions will not exceed FL Blue**
- **Contracting with Aetna, Humana, UHC, & Freedom**

Email me for the contracting link – asimpson@compasshealthinc.com

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TIMELINE FOR AGENT

STEP 1

Agent completes agency recruiting link.

STEP 2

Agent receives carrier-specific contracting emails.

STEP 3

Contracting links are completed by the agent. (The agent will be notified if a transfer is needed.)

STEP 4

The carrier will process the appointment for the agent.

The agent works on AHIP certification.

STEP 5

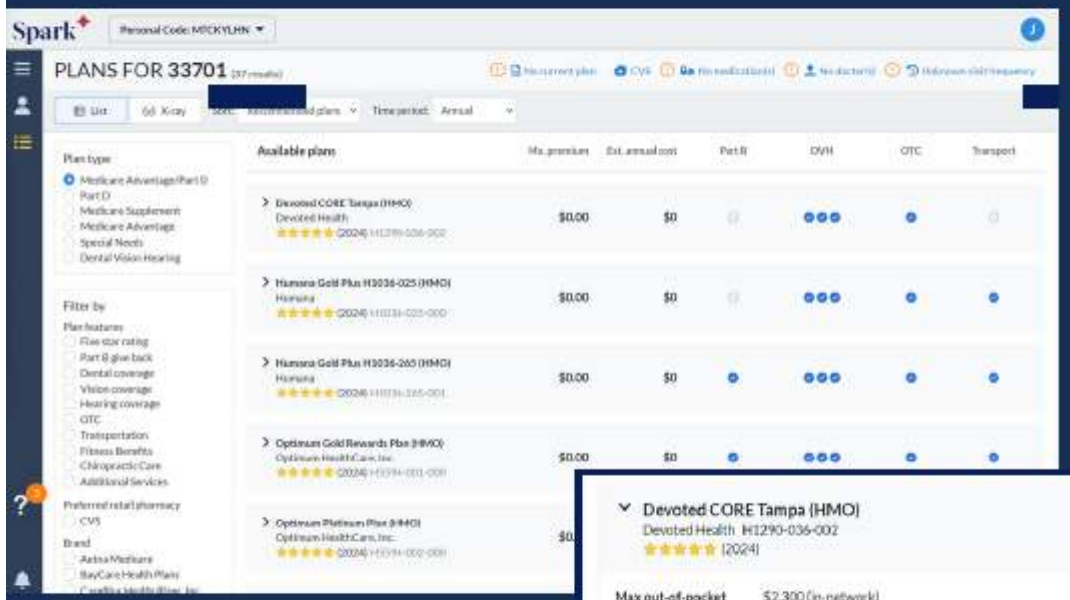
Once appointed, the agent will need to complete carrier-specific certification (1st transmit completed AHIP to carrier).

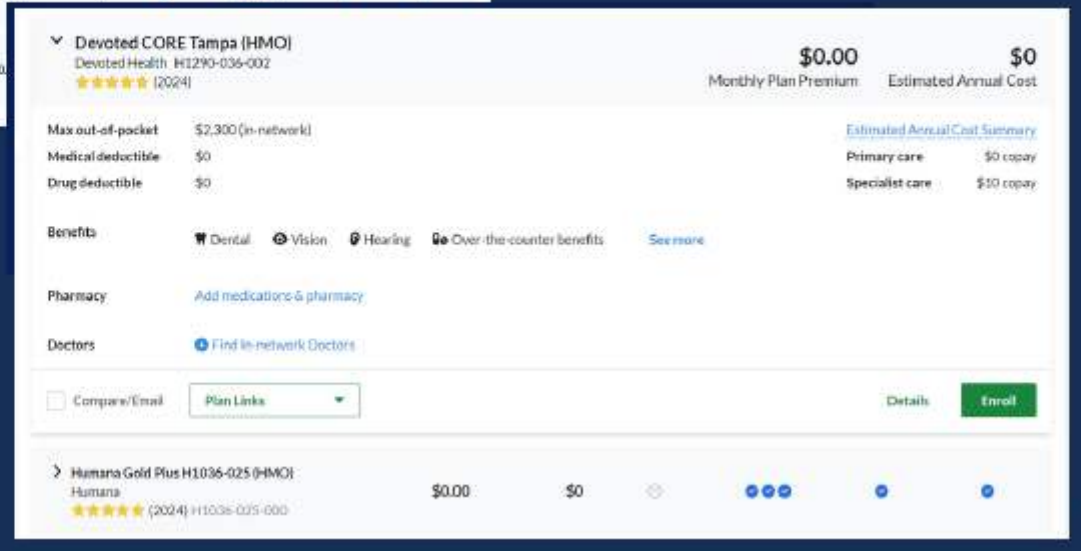
STEP 6

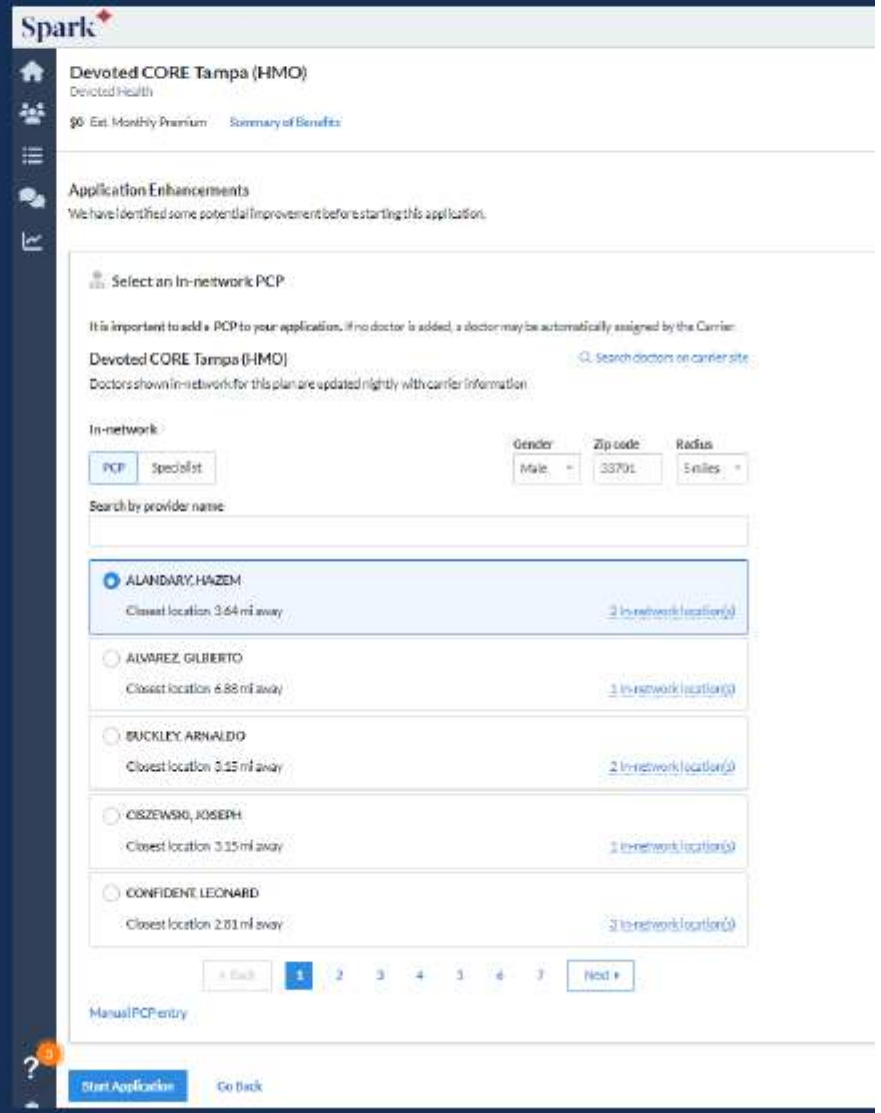
The agent receives RTS (ready to sell) status from the carrier and can start writing business.

ENROLLMENT PLATFORM

Use our agency partner's enrollment platform, integrated with **Sunfire**





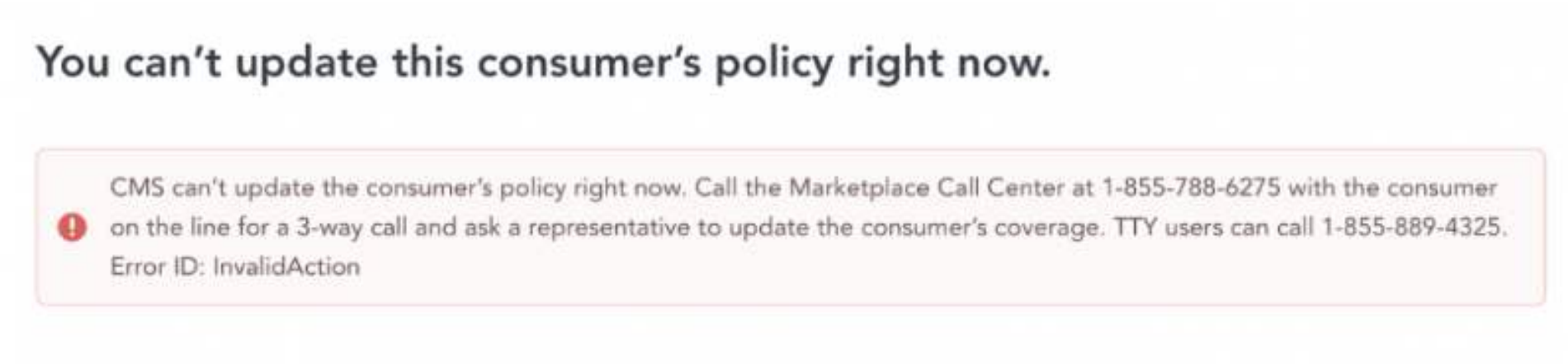


Lucas Zerbe
Director of Training


Renewals
Done in Two
Minutes!

Error message from CMS

What this means for agents: When an agent submits an update to an enrollment that their NPN is not already associated with, that agent will see the following "InvalidAction" error from CMS:



Agents will also see an alert when searching applications that are at risk of generating this CMS error as well as within the client's details page.

You can't update this consumer's policy right now.

CMS can't update the consumer's policy right now. Call the Marketplace Call Center at 1-855-788-6275 with the consumer on the line for a 3-way call and ask a representative to update the consumer's coverage. TTY users can call 1-855-889-4325. Error ID: InvalidAction

Alternatively, let your consumer submit their own enrollment

Share this resume link with your consumer so they can continue where you left off. They will have to verify their identity with a one-time passcode to access their application.

Share via email

We'll email the resume link to s********e@healthsherpa.com

Email resume link

Share via link

https://staging.healthsherpa.com/micropages/nqKAXTBfkbU

Copy resume link

Back to Dashboard

Subject: Confirm and enroll in your health plan

Mark Smith
INSURANCE COMPANY

Hi <Client name>,

I'm sending you a link so you can complete your enrollment in health coverage.

Confirm and enroll in your health plan

Thanks for choosing Mark Smith Insurance.

<Agent Name>

<Agent Company Name>

<Agent Phone>

Verify your identity

To begin, complete the form below, using information that matches what was entered on your enrollment application.

First name

Last name

Birthdate

XX/XX/XXXX

Phone number

XXX-XXX-XXXX

Continue

Verify your identity

Please verify your identity by answering the questions below.

1. You may have opened an auto loan in or around February 2022. Please select the lender for this account. If you do not have such a loan, select "NONE OF THE ABOVE / DOES NOT APPLY."

- Ford Motor Creditors
- Smith Auto
- Union Auto
- Matt's Garage Sales
- NONE OF THE ABOVE / DOES NOT APPLY

2. Which of the following is a license plate number that is associated with an automobile registered in your name? If there is not a matched license plate, please select "NONE OF THE ABOVE / DOES NOT APPLY."

- 398 BRO
- 099-BFN
- CR-9384
- W4ABC9
- NONE OF THE ABOVE / DOES NOT APPLY

3. Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select "NONE OF THE ABOVE / DOES NOT APPLY."

- American Crew
- Westside
- Stores
- Eveco Inco
- NONE OF THE ABOVE / DOES NOT APPLY

Verify and create account

Review eligibility results

Before completing your enrollment, please do a final review of your eligibility results.

Eligibility Results

Name	Eligibility
Nimbus Cloud	Eligible to enroll in a Marketplace plan, due to a Special Enrollment Period (loss of coverage) Eligible for a tax credit Eligible for lower deductibles, out of pocket limits and copays on Silver plans **Follow-ups required:** Verify loss of coverage by 9/18/2024 Verify income by 11/17/2024 Verify citizenship by 11/22/2024

Your household qualifies for a **total monthly tax credit of $461**.

For more details on your eligibility, download the official letter here. **You must download this document to finish your enrollment.**

Download Eligibility Letter

Review plan

Not ready to enroll? Edit application

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How to juggle renewals vs new business

- **Renewals first !!**
  - Easy renewal report – increasing premiums & plan cancellations/migrations (email commissions@compasshealthinc.com for report)
  - Start reaching out to clients to gather updated income, if household size changed, doctors, medication, etc.
- **New business**
  - Contact cancelations from prior years (email commissions@compasshealthinc.com for report)
  - Ask for referrals
  - Promote yourself on social media / grassroots events / etc.
- **Create a folder on your desktop with downloaded SOB's that you are most likely to use**
  - Top bronze plans, C & B variations, top Gold plans
  - Print out new 2025 FPL chart and always have it available
- **Stay organized**
  - Create an excel sheet with your clients who need eligibility documents
  - Create an excel sheet with clients that are 63/64 years old for T65
- **Utilize FL Blue U65 Agent Toolkit in your Blue portal under education**
- **Healthsherpa VS FL Blue portal applications**

Sales News
Florida Blue
Your Health Solutions Partner

September 26, 2024
A24-119719

Renewal tactics to help you keep your clients Blue for 2025

Sales Audience: IU65

Summary

During OEP each year, renewing our members is always an important process. We want to be sure they see the value of their plan, know about their added-value benefits, and are engaged and using their benefits and their online tools. This article gives agents a review of what you heard in the OEP Road Shows: a view of the renewal strategy and communications plus job aids that show the sales and renewals marketing materials that members will be receiving for Open Enrollment.

Details

Renewal Strategies

Renewal package goes out each year to our IU65 members with Off Marketplace mailings beginning the last week of September and On Marketplace mailings beginning the first week of October. Due to the timing of the mailing, the subsidy information isn't accurate in the letters. The renewal package contains the members plan benefit summary for 2025, their premium for 2025, and their current subsidy, if they had one in 2024. It does not have their new 2025 subsidy, so the member does not have an exact amount of their monthly payment for 2025.

But when Marketplace members log in after November 1, they'll see a side-by-side plan comparison in their Easy Renewal tool, which will contain the correct 2025 subsidy and monthly payment details. Agents will also have access to this information to help you assist with the member's renewal.

For the second year, we're doing a series of renewal webinars that educate members on what's changing for the coming year and the importance of calling their agent to set up a plan review. You should have seen the sales news articles announcing that these events will be held in September, October, and November. The primary goal of these webinars is that, when you connect with your clients, they're up to date and ready to ask the right questions for a smooth renewal process. The secondary goal is to encourage members to contact their agent for their annual plan review, if they have not done so already.

Open Enrollment Education and Outreach

Targeting and Calls to Action

The annual renewal notice and benefit package will include a cover letter, a flyer featuring their plan's value-added benefits, and a call to action to contact their agent for an annual plan review and check out the online Easy Renewal Tool on their member portal that shows the comparison of their plan benefits and monthly payments between 2024 and 2025.

Continued on Next Page

The objective is to provide easy-to-consume key takeaways from an otherwise complex and complicated package. This year, for many members, in the easy renewal tool, we will also be showing an alternative less expensive plan option, if their 2025 plan monthly payments are going up.

Member Migrations

The Centers for Medicare and Medicaid Services (CMS) directed us to reduce the number of plans we offer on the Marketplace. Approximately 150,000 of IU65 members will be auto migrated to a plan that's similar to their current one for 2024. Members who are being migrated into a different plan due to the CMS mandate will receive special messaging in their renewal package explaining the migration and providing their new 2025 plan benefits and premium comparison. To ensure they understand the situation and know how shop for a new plan, if needed, we're developing an educational video. We'll update this article after November 1 with a link to this video, so you can use it in your plan review conversations.

Making It Easier for You and Your Clients to Renew

We built and enhanced the Easy Renewal tool (formerly called the Plan Comparison Tool) to make it easy for members and agents to renew. Agents may use the tool to save time and prioritize outreach to members based on their risk factors to renew. Here are details about this valuable tool:

- Members and agents can view current and next year's plan along with top line benefits and costs.
- Agents also have an Easy Renewal report in Agent Point that provides additional member information helpful for prioritizing outreach and having renewal conversations.
- Each OEP, we utilize the MWS banner, mail, and email outreach to encourage members to use Easy Renewal to view their next year's plan.
- Members who are at low risk to shop are encouraged to first visit the easy renewal plan comparison tool. Once the view their plan for next year, if they want to explore other options, they are encouraged to call their agency of record, whose number is posted on their easy renewal page that they access via their member portal. Members at higher risk to shop are encouraged to first contact their agent. You, the agent, can assist them in reviewing their 2025 plan.
- Similar to last year, if a member has a $0 bronze plan and they are eligible for a $0 silver plan with the same insurer, CMS is moving those members from bronze to silver within the same plan family and within the same insurer. In those cases, the member and you the agent will see the 2025 plan as a $0 monthly payment silver plan compared to the members current $0 bronze plan.
- The tool allows members to link out to the Florida Blue shopping website where they can compare additional plans and/or enter estimated medical needs in the following year to get plan recommendations.

New features this year based on Agent requests

New for this year for members:

- Updated messaging and more prominent messaging placement to drive members to take the appropriate action based on their risk.

Enhanced data for renewal conversations added to Agent Portal reports:

- Alternative plan options
- Members accumulated OOP expenses. This information will help you, the agent, determine if a richer or less rich plan may be a better value for 2025.
- If plans have embedded dental and/or vision benefits
- Strategic placement of data in Member Insights and/or Agent Reports to support renewal flows

Renewal Packages

You can see different versions of the renewal packages below, including the Florida Blue cover letter and the CMS mandated letter for each scenario. **Note:** Due to length, we've included one of the Renewal Packages in its entirety. The remaining packages include the Cover Letters and CMS Letter.

Continued on Next Page

Lucas Zerbe
Director of Training

Bruce Henry
President

Allstate
HEALTH SOLUTIONS

specified care

Easy-to-use insurance designed to work with our fixed-benefit plans.

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Allstate Health Access

Fixed-benefit plans that offer an easy, affordable way to pay for everyday health care.

Prepare Your Location for Open Enrollment

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Is Your Store Ready?

Up to date Brochures for Medicare, USable & Life Products

A-Frame and other Signage Up to date

Extended Hours Posted and Agents Scheduled

Marketing Calendar for November & December Ready!

Grassroots Marketing

Mike Meyers
Director of Retail Operations

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BOYS & GIRLS CLUBS OF AMERICA

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Your Plan. Your Choice.

- Enhance Your Employee Benefits at **NO COST** to You!
- Provide Health Insurance to Your Part-Time Employees
- Compass Health is here to make it easy!
- Discover how much your part-time employees qualify for on the marketplace

GET EXPERT HELP IN SELECTING THE RIGHT HEALTH PLAN TAILORED TO YOUR EMPLOYEE'S NEEDS TODAY!

WHY COMPASS HEALTH?

- No Cost to you as the employer
- Streamlined Process for finding and enrolling in plans
- Personalized Support for every employee

GET EXPERT HELP IN SELECTING THE RIGHT HEALTH PLAN TAILORED TO YOUR EMPLOYEE'S NEEDS TODAY!

Give your team the benefits they deserve without the financial burden.
Contact Compass Health today and start providing valuable health coverage to your employees!

772.217.3577

compasshealthinsurance.com

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Your Local Agency for
Florida Blue


Florida Blue
Your Health Solutions Partner
Fort Lauderdale Florida Blue Center
August 3rd at 10:00 am to 1:00 pm
Back to School
BACK TO WELLNESS
LEARN MORE
117520 0424


Florida Blue
BATTLE OF THE BANDS
presented by


40th
Florida Blue
FLORIDA CLASSIC
VS
NOVEMBER 23
CAMPING WORLD
STADIUM
FOR TICKETS:
WWW.FLORIDACLASSIC.ORG

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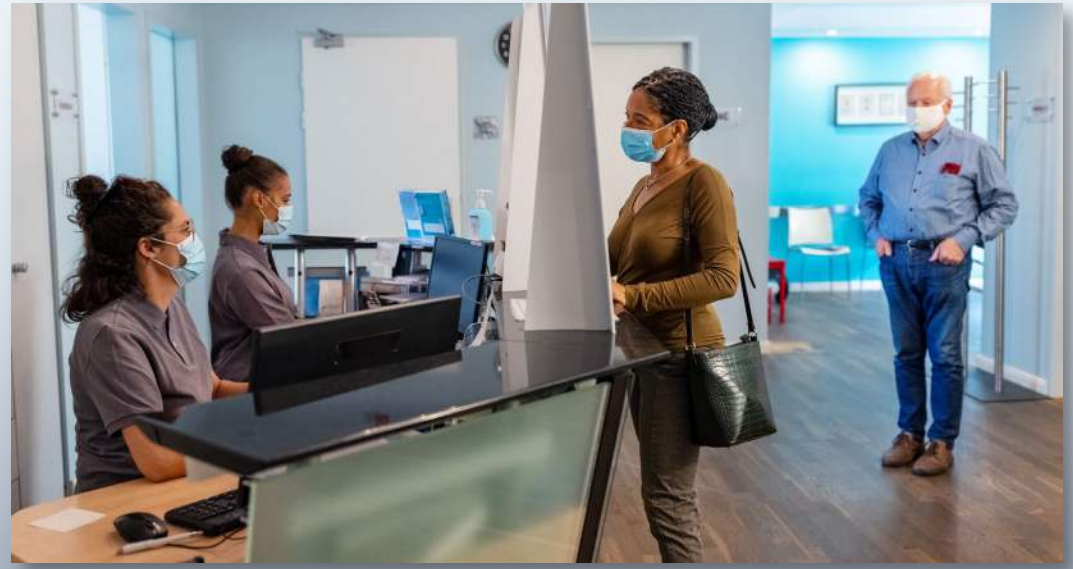

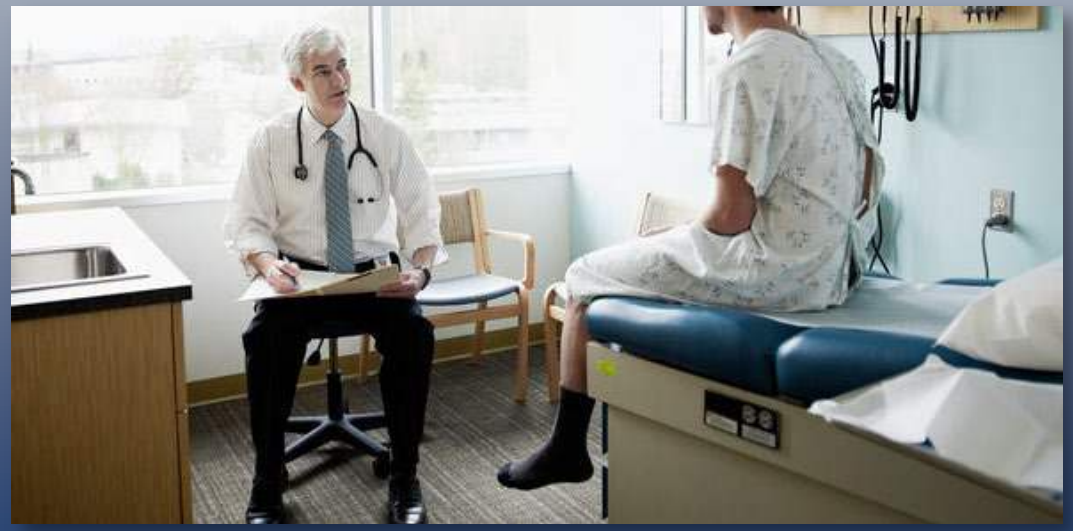

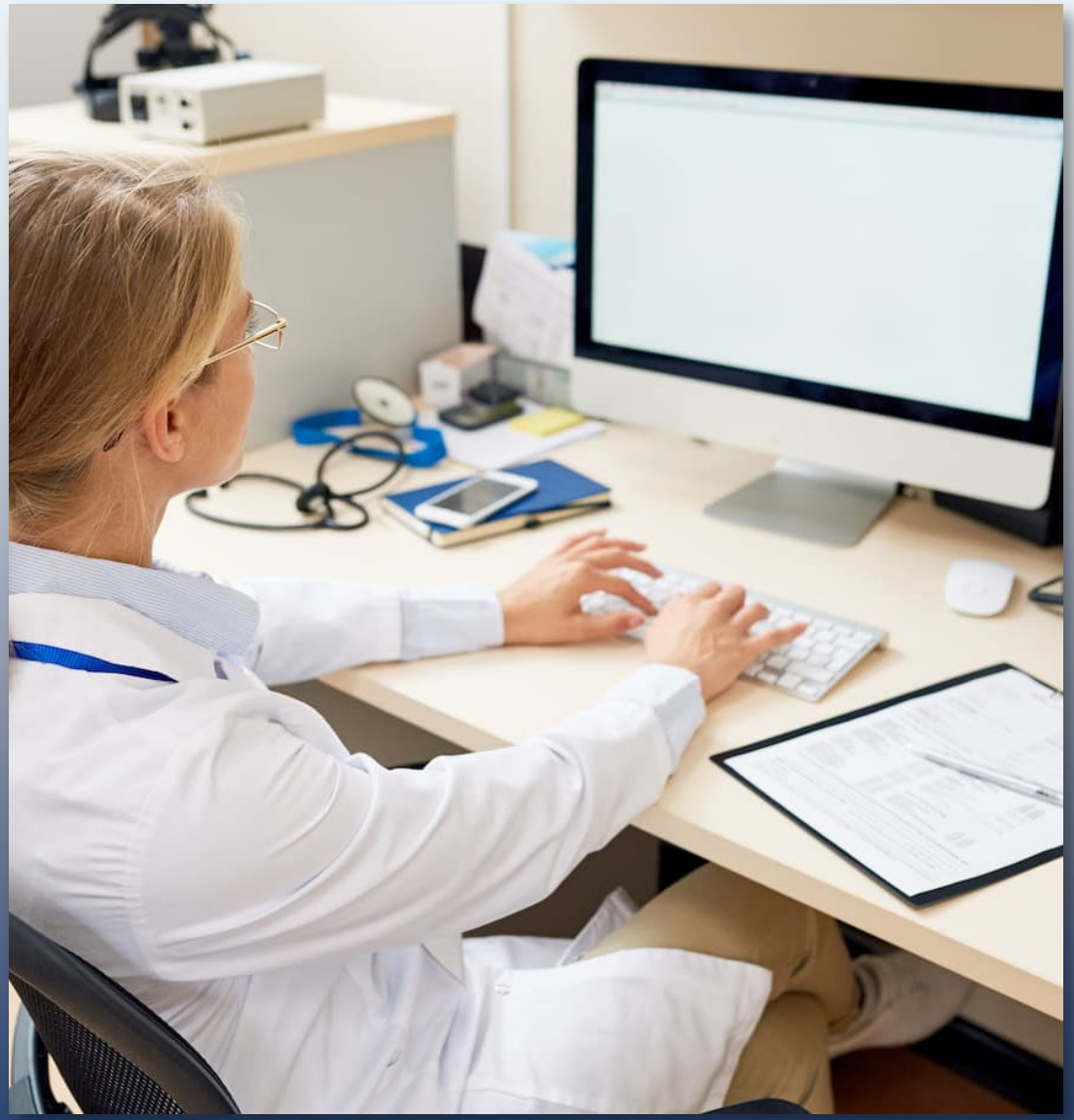


YOU REVIEWED
UR MEDICARE
AN FOR 2025?
ET UP A FREE
NEFITS REVIEW
TODAY!
DO YOU QUALIFY
FOR A ZERO
COST HEALTH
INSURANCE
PLAN ?
FIND OUT TODAY!
Your Local Agency for
Florida Blue


Saturday
Are you Unhappy with your Health Plan?
We can Help!
HAVE YOU REVIEWED YOUR MEDICARE PLAN FOR 2025? SET UP A FREE BENEFITS REVIEW TODAY!
DO YOU QUALIFY FOR A ZERO COST HEALTH INSURANCE PLAN ? FIND OUT TODAY!
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Uniform Ready

- ***Compass Health Polo***
- ***Name Tag***
- ***Business Cards***

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