

AGENT PARTNER GUIDE



Capital Health
P L A N

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TABLE OF CONTENTS

- 2. Meet the Team**
Meet the Sales & Account Management team at Capital Health Plan.
- 3. Agent Partner Role**
Learn about your role as an Agent Partner to make the most of our relationship together.
- 4. CHP Benefit Plans**
Explore the different benefit plans offered and understand the eligibility requirements for your employer group.
- 5. Online Resources**
No matter what you need to know, we'll help you find the answer.
- 6. New & Renewing Business**
Understand the different requirements for new and renewing business.
- 8. Appointment & Commission**
Learn about the agent appointment process and understand the appointed agent commission scale.



Sales & Account
Management Team

We're here to help!

850.523.7333
or 1.877.247.6512

8:00am – 5:00pm,
Monday – Friday



HELLO, MEET THE TEAM.

Meet the CHP Sales & Account Management Team

The CHP Sales & Account Management team is here to assist our agent partners with their employer group contracts.



Mark S. Hicks, Sr.

Director • 850.383.3540 • mshicks@chp.org

Mark is responsible for managing and directing the sales and account management functions for CHP. He is also responsible for developing and implementing benefits for small and large group plans; and interpreting and applying state and federal regulations to benefit plan offerings.



Stacey Hammond

Account Executive • 850.523.7477 • s Hammond2@chp.org

Stacey is responsible for managing large group renewals and new business for the private sector industry. She also serves as the agent liaison for CHPConnect.



Deborah "Deb" Sisk

Account Executive • 850.383.3329 • djsisk@chp.org

Deb is responsible for managing governmental and municipality groups.



Judy Stokes

Account Executive • 850.383.3448 • jlstokes@chp.org

Judy is responsible for managing small group renewals and new business for the private sector industry.



Jacqueline "Jackie" Norton

Business Data Analysis • 850.523.7238 • agent@chp.org

Jackie is responsible for the agent appointment and renewal process.

AGENT PARTNER ROLE.



Your Employer Group's Health Care

At Capital Health Plan (CHP), we offer comprehensive employer group coverage through our network of physicians, hospitals, and other service providers, with competitive premiums and robust plan designs. Our success includes rewarding relationships with our agent partners that are:

- beneficial to the agent, the employer group, and CHP;
- aligned with our efforts of providing excellent service with an emphasis on retention of current employer groups; and
- creating opportunities for new business.

Your Responsibilities

Our agent partners assist us in providing excellent customer service that our employer groups have come to expect. To that regard, the responsibilities of our agent partners include:

- Representing CHP in a professional, respectable manner;
- Requesting prospective group rate proposals on behalf of the employer group;
- Acting as a liaison for the employer group when contractual questions arise;
- Assisting employer groups with full contract completion and submission of required documentation;
- Discussing renewal packages and assisting in the employer group's renewal completion;
- Adhering to deadlines and relaying important dates to the employer group;
- Attending employer group open enrollment meetings; and
- Educating and assuring employer groups are in compliance with all federal and state regulations regarding healthcare benefits.

CHP BENEFIT PLANS.

Employer Group Plans

CHP offers benefit plans to help meet the employer group's health care needs. When determining whether a group is small or large, the term "employee" is defined by ERISA and means any individual employed, including part-time and seasonal employees.

- Small Employer Groups are 1-50 employees
- Large Employer groups are 51 or more employees

In accordance with the Patient Protection and Affordable Care Act (PPACA), sole proprietors who only enroll themselves and/or a spouse are not eligible for small employer group coverage.

Employer Group Requirements

In order for CHP to provide coverage to an employer group, the employer group must:

- be actively conducting business within the CHP service area;
- show taxable income in one of the two previous calendar years; and
- offer the benefit package to all eligible employees who are living or working in the CHP service area.

CHP Standalone Option

CHP's extensive provider network and comprehensive coverage allows most employers the administrative ease of offering only one health carrier and benefit plan to all their employees. Request a CHP standalone quote to see how we can make offering health care coverage simple for employer groups.

Dual Option

CHP has the ability to offer dual option benefit plans in combination with FloridaBlue® for qualified groups. These types of plans are best for employer groups with multiple locations throughout the state and/or nation.

Underwriting Guidelines for Benefit Plan Offerings

Employer groups are allowed one benefit plan offerings. If an additional benefit plan offering is desired, a dual option combination with Florida Blue® should be requested. Please note:

- Dual option CHP and FloridaBlue® products are available to groups with 51+ eligible employees and the CHP and FloridaBlue® rates will be blended.
- Rate quotes are based on the census data received. Actual costs are based on the final enrollment data of employees and dependents insured on the plan's effective date.

Minimum Employer Contribution and Participation Table

These are requirements and not guidelines*. Credit is given for those eligible subscribers who opt-out because they have coverage through a spouse, as an eligible dependent up to age 26, or are enrolled in Medicare or Medicaid.

| Contribution Requirements | |
|---------------------------|-----------|
| Group Size | Employees |
| 1-3 | 100% |
| 4-50 | 50% |
| 51 + | 50% |

| Participation Requirements | |
|----------------------------|-----------|
| Group Size | Employees |
| 1-3 | 100% |
| 4-50 | 75% |
| 51 + | 50% |

*If a new small group employer fails to meet the contribution or participation requirements, CHP will only accept the application from 11/15 - 12/15 for a January 1 effective date in accordance with 45 C.F.R. § 147.104.

ONLINE RESOURCES.

Online Tools

No matter what you need to know, we'll help you find the answer.

CHP Website

CHP's website provides a section dedicated solely to our agent partners at capitalhealth.com/agents. The website features a side-by-side comparison of our plan offerings, agent appointment information, as well as hosts downloadable forms and documents.

Electronic Marketing Materials

CHP provides electronic marketing materials to our agent partners that can be downloaded at capitalhealth.com/document-center. Additionally, we can furnish limited quantities of hard copies of materials by request. We ask that you kindly give us at least one week advanced notice, at a minimum.

Online Agent Portal

CHPConnect, an online tool, is where our agent partners can locate information on their employer groups that consist of small group renewals, verify group eligibility, and review commission statements. Agents can create their CHPConnect account by visiting healthtrioconnect.com.

Online Searchable Directories

CHP provides searchable directories of our provider and pharmacy networks, as well as an online tool to search for covered medications.

Summary of Benefits & Coverage (SBCs)

CHP provides electronic versions of the SBCs for download on our website at capitalhealth.com/sbc. This document summarizes the chosen benefit plan, the coverage it provides, and the time period that is guaranteed.

NEW & RENEWING BUSINESS.

New Business Proposal Request

Proposal requests should be submitted, along with required documentation, by the first business day of the month preceding the requested month of coverage. CHP will provide proposals within 3-5 business days after receipt.

Depending upon the group size, specific information is required to provide a proposal:

- **Small Group (1-50 employees)**

- Employer Group Census Form

- **Large Group (51+ employees)**

- Large Employer Group Census Form
- Group Biographical Information Form
- Current benefit plan structure and plan rate

All required forms must be completed electronically and submitted via email to sales@chp.org for a new employer group proposal to be generated. We ask that you please follow the detailed instructions when completing the census form as incorrect submissions will be returned to the agent causing a delay in the proposal process.

New Employer Group Enrollment

Upon acceptance of the proposal by the employer group, the following items are required by the tenth of the month preceding the requested date of coverage to complete the enrollment of the new group:

- **Small Group**

- Small Group Employer Application, including Group Demographics, Enrollment Summary, COBRA Compliance, and Medicare Secondary Payer Compliance
- Contribution requirements, participation requirements, Coverage Acceptance or Refusal, and Benefit Plan Selection
- Pediatric Dental Benefits (this coverage is required if the employer does not offer compliant pediatric dental coverage)
- Signature Page
- Enrollment applications for all eligible employees, signed by both the company representative and the employee
- Business tax documentation appropriate to the type of business indicating taxable income in one of the two preceding calendar years (i.e. RT-6 (UTC-6), Form 1120, or Form 941).
- First month's premium check made payable to Capital Health Plan

- **Large Group**

- Large Employer Group Application and Renewal Agreement
- Enrollment applications for all eligible employees, signed by both the company representative and the employee
- First month's premium check made payable to Capital Health Plan

NEW & RENEWING BUSINESS.



Renewal Submission

CHP provides the employer group renewal package a minimum of 45 days in advance of the employer group's anniversary date and a copy of the renewal is available to the Agent. The following completed documentation should be returned by the first of the month preceding the employer group's anniversary date:

• Small Group

- Small Group Employer Application, including Group Demographics, Enrollment Summary, COBRA Compliance, and Medicare Secondary Payer Compliance
- Contribution requirements, participation requirements, Coverage Acceptance or Refusal, and Benefit Plan Selection
- Pediatric Dental Benefits (this coverage is required if the employer does not offer compliant pediatric dental coverage)
- Signature Page

• Large Group

- Large Employer Group Application and Renewal Agreement
- Enrollment summary

Summary of Benefits & Coverage (SBCs)

Employers groups must distribute an SBC to employees at initial eligibility, open enrollment and at least 30 days prior to the renewal date. The SBC will be provided to each employer group upon benefit selection. You can view our SBCs at capitalhealth.com/sbc.

AGENT APPOINTMENT & COMMISSION.

Agent Appointment

To become an agent partner with CHP, please understand that the Agent must:

- Have a valid State of Florida Health License in good standing
- Complete an Agent Conditions for Appointment Application
- Submit a copy of a valid State of Florida Resident Health & Life Agent License
- Submit a completed Business Associate Agreement ensuring confidentiality of protected health information in accordance with HIPAA
- Submit a completed Authorization Agreement for Direct Deposit
- Submit an Agent of Record (AOR) letter from current enrolled employer group(s)

Please note that agent appointments for new employer groups will occur after plan acceptance.

Appointed Agent Commission

CHP appreciates the relationships we have with our agent partners and provides a commission program that rewards our agents for their hard work, loyalty, and success. Monthly commissions are paid towards the end of the month, following the month the commissions have been earned. Please see the monthly commission schedule below:

| Group Size | Commission |
|------------|--|
| 1-9 | EE \$3.75/Contract |
| | EE + Spouse \$7.50/Contract |
| | EE + Child(ren) \$6.00/Contract |
| | EE + Family \$9.00/Contract |
| 10-50 | 4% of Premium |
| 51-199 | 5% of Premium for New Business 3% of Premium for Renewal Business |
| 200+ | Negotiable |

Agency Quarter In-Force Member Retention Reward Program

The Agency Membership Retention Reward Program at CHP rewards agencies that retain their employer group membership for each quarter. Based on the member count of the last month of the respective quarter, CHP rewards agencies as follows:

| # of Members | Quarterly Bonus |
|---------------|-----------------|
| 500 - 999 | \$1,000 |
| 1,000 - 1,499 | \$2,000 |
| 1,500+ | \$5,000 |

We appreciate your support in promoting our health care services to our community. Your decision to represent CHP demonstrates your commitment to our employer groups and furthers CHP's proactive quest to continually improve the health of the communities in which we serve.



Capital Health
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An Independent Licensee of the Blue Cross and Blue Shield Association



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