



AGENCY ACTION ALERT

AGENCY ACTION ALERT FOR JULY 16, 2014

This week's Agency Action Alert covers the following topics:

- 2015 Highmark Medicare Sales Training and Certification Program now open
- 2014 FFM training-certification process ends Friday, July 18
- July 31 deadline for Patient-centered Outcomes Research Institute (PCORI) fee
- Now see rate breakdown by dependent for individual, off-exchange sales
- Enhancements to member portal made based on feedback

Please share this information with your sub-agents by forwarding this email, posting this content to your internal website, or copying and pasting the text into another format.

SENIOR MARKETS

2015 Highmark Medicare Sales Training and Certification Program now open

The **2015 Highmark Medicare Sales Training and Certification Program** is now available to all producers who wish to sell Medicare products (Medicare Advantage and Medicare Prescription Drug Plan) during this year's Annual Enrollment Period (AEP), which runs Wednesday, Oct. 15 through Sunday, Dec. 7.

[Access the 2015 Highmark Medicare Sales Training and Certification Program](#)

If this is your first time completing the training, select "Click Here to Register" to create a username and password. If you completed the training last year, you can sign in using your existing username and password.

Producers are required to complete the training and certification program, and pass the exams with a score of 85% or better, prior to selling Medicare products.

To receive renewal commissions on Highmark's Medicare products for the 2015 plan year, producers must complete the above training and certification program prior to Jan. 1, 2015.

Remember, producers may not sell or market the 2015 Medicare products until Wednesday, Oct. 15.

Highmark will accept AHIP training certifications as fulfillment of the Medicare Basics, Marketing and Enrollment modules. The completion of the AHIP training is not mandatory.

Any questions regarding the training should be directed to Gorman Health Group technical support at 1-888-439-3337.

Available reference materials

- [Download the 2015 Sales Sentinel User Guide](#)
- [Download the 2015 Online Training Program Checklist](#)
- [Download the Highmark Sales Tool Reference Guide](#)

INDIVIDUAL MARKET

2014 FFM training-certification submission ends Friday, July 18

The process to submit your **2014** FFM training certification--allowing you to sell 2014 on-exchange plans--will close Friday, July 18 at 5 p.m. **If you would like to sell 2014 on-exchange plans to members (who have a special enrollment period) for the remainder of the year, you must [submit your training certification](#) by Friday at 5 p.m.**

Prior to selling any 2015 on-exchange plans, you must complete and submit the 2015 FFM and/or FF-SHOP training and certification to Highmark. We will distribute instructions on submitting your certification for the 2015 training within the next few weeks. To view more information on the FFM and/or FF-SHOP training and certification, read the [July 2 Agency Action Alert](#).

GROUP UPDATE

July 31 deadline for Patient-centered Outcomes Research Institute (PCORI) fee

Certain group clients of all sizes must file their federal excise tax return (Form 720) for the PCORI fee and submit payment to the Department of the Treasury by **July 31, 2014**.

The PCORI fee is paid by health insurance issuers and employers who sponsor self-insured group health plans. Most plans began paying this fee last year. The following alert discusses which self-insured plans must pay a fee, how to calculate the fee and how to pay the fee.

Who is responsible for paying the fee?

If your client offers a....	The client needs to...
Fully Insured Plan	Do nothing; Highmark will file and pay the fee.

<p>Fully Insured Plan with an HRA</p>	<p>File Form 720 and pay the required PCORI fee for the HRA portion of coverage directly to the IRS by July 31, 2014. Highmark will calculate and pay the fee for the insured health plan portion of coverage for Highmark fully insured group customers and individual policyholders.</p> <p>Both the fully insured medical policy and the self-funded HRA are subject to the PCORI fee. This is because the regulations consider HRAs a type of self-insured group health plan.</p> <p>Please note: The PCORI fee does not apply for HRAs offered in conjunction with medical coverage that has an annual limit - that is, an account balance - less than or equal to \$500.</p>
<p>Self-Insured Plan</p>	<p>File Form 720 and pay the required PCORI fee directly to the IRS by July 31, 2014.</p>

How to calculate the fee

The fee for a policy year ending on or after Oct.1, 2013 is \$2.00 (\$1.00 for a policy year ending before Oct. 1, 2013), multiplied by the average number of lives covered under the policy for that policy year. See "Part II" on page 8 of [the instructions for Form 720](#) for methods to determine the average number of lives covered under a policy for the policy year.

How to file and pay the fee

File and pay the PCORI fee using [Form 720](#), the Quarterly Federal Excise Tax Return. Instructions on how to fill out Form 720 are available [here](#).

When is the deadline?

The fee needs to be filed and paid in full by July 31, 2014. Send to:

Department of the Treasury
Internal Revenue Service
Cincinnati, OH 45999-0009

Visit www.highmarkonhealthreform.com for more information.

PORTAL UPDATE

Now see rate breakdown by dependent for individual, off-exchange sales

A new feature for individual, off-exchange portal quotes displays the **premium cost for each dependent**. This allows you to help your individual clients determine the plan cost per person and whether or not to seek alternative coverage for their dependents (for example, covering children under CHIP). (Note: When there are more than three children, the cumulative monthly premium is displayed.)

This feature streamlines your quoting process, because you no longer need to run multiple quotes for various coverage scenarios. And because the tool now **also shows estimated annual premium** for January through December, you no longer need to do calculations to determine the total annual cost, making it easier to see total annual liability (which is the premium plus the out-of-

pocket maximum).

These enhancements are available now for quoting during special enrollment periods, and will also be available during open enrollment later this year.

Log in to the [producer portal](#) today to take a look (during the individual quote process), or preview [sample screens](#) showing this feature.

Enhancements to member portal made based on customer and producer feedback

Last weekend, several enhancements were made to the member portal to resolve some outstanding issues that have come to our attention based on customer and producer feedback.

These enhancements include:

- **Improved plan-progress summary/accumulation accuracy for many groups**
- Improved claim-detail download capabilities helps members track expenses (now includes patient name, DOB, date of service, group number, claim number, provider name, claim status, cost, and payment status)
- **Resolution of claim- and spending-tab access errors** (i.e., system is currently unavailable)
- "Pay Claim" flow improvements - customers can now reverse items that may be incorrectly marked as paid and instead pay in one step
- Corrected error received when clicking on "View Account Details" button

Please feel free to share this update with your clients who may have experienced any of the issues above. We will continue to work with our producers and customers to create the best experience possible for our users.



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