

Presented to:
SMALL BUSINESS & ECONOMIC
DEVELOPMENT FORUM

KEEPING SMALL BUSINESS HEALTHY: HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS



Presented by:
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HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS

1. How do I begin the process of finding health insurance?

Are there people that can help me?



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- The health insurance arena is a confusing maze of insurance companies offering different benefits, using different doctor networks and charging different amounts of money known as premiums.
- Insurance professionals are one of the best sources for information to help you. They are licensed through the state to sell health insurance programs and are paid by the insurance carriers and are not paid by you. They are familiar with the different company offerings, costs, benefits, etc.



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2. Do all insurance professionals sell health insurance?

All insurance professionals do **not** sell health insurance. When looking for or calling an insurance agent/broker ask if they handle health insurance.



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3. What will I need to have available when I speak with them?

The first call will probably be a fact-finding call to find out what your needs are and an introduction to who they are and what they can do for you i.e. some of the different plan options and how they work.



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4. Will I be given some homework to do to prepare for this process?

Yes, we would recommend you and your employees contact their doctors to determine which carrier's networks they participate in and get provider feedback on which works best for them.



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We would also recommend you look at your usage to determine what your insurance needs are. Everyone wants a low copay but that may not make the best financial sense when looking at the premiums associated with it or how often the benefits are being used.



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What is the next step?

Request options from your broker. Your broker will prepare proposals for you showing different options that work for you and your employees. They may need additional information to prepare the proposals which they will request at that time. Consideration will be made to plan design, price and provider network.



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6. Will my broker review options with me?

Your broker should do a comprehensive analysis with you of the options that are being presented - specifically copays, deductibles etc. During this time you should also have a good understanding of the premiums associated with the plans.



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7. How do I enroll?

Your broker will do a presentation to your employees so they understand the plan and costs that are being offered. These presentations are very important to the success of the program. The broker can answer employee questions and can explain the costs and the benefits.



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8. Final Steps?

The broker will help you with the enrollment process to get your policy in effect and will be your point of contact throughout the policy period and after.



HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS

- **Individual Health Insurance Products**
- **On Exchange**
- Affinity - Affinity Network
- Emblem Health – Select Care Network
- Empire Blue Cross Blue Shield – Pathway X Enhanced Network
- Fidelis Care – Fidelis Network
- MVP Health Plan – MVP Network
- North Shore – LIJ (CareConnect) – CareConnect Network
- Oscar Insurance Corporation – MagnaCare Oscar Network
- United Healthcare – Compass Network



HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS

- **Individual Health Insurance Products**
- **Off Exchange**
 - Emblem Health - Select Care Network
 - Empire Blue Cross Blue Shield – Pathway Enhanced Network
 - MVP Health Plan – MVP Network
 - North Shore – LIJ (CareConnect) – CareConnect Network
 - Oscar Insurance Corporation – MagnaCare Oscar
 - Oxford Health Plans – Metro Network



HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS

- **Group Health Insurance Products**
- **On Exchange (SHOP)**
- Emblem Health – Select Care Network
- MVP Health Plan – MVP Network
- North Shore – LIJ (CareConnect) – CareConnect Network



HEALTHCARE OPTIONS FOR YOU AND YOUR BUSINESS

- **Group Health Insurance Products**
- **Off Exchange**
 - Aetna – Open Access Elect Choice EPO, Open Access Managed Choice POS
 - Emblem Health – Select Care Network
 - Empire Blue Cross Blue Shield – Pathway Enhanced Network
 - MVP Health Plan – MVP Network
 - North Shore – LIJ (CareConnect) – CareConnect Network
 - Oxford Health Plans – Freedom, Liberty and Metro



THANK YOU

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