



Part 1:
Best Practices for
Navigating Large Group
and Mid-Market

May 2, 2024



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SPEAKER

Jason Nevin

Large Group
Sales Representative



SPEAKER

Janet Trautwein

Compliance and
Government Affairs Executive

Agenda

- 1. Determining Your Market Segment**
- 2. ACA Rules**
- 3. Mid-Market/Large Group Differentiators**
- 4. Healthee**

01.

Determining Your Market Segment

FTE Calculation Mid-Market/ Large Group Definition

- Both an employer's **Full-Time (FT) and Full-Time Equivalent (FTE)** employee counts are **added together** to determine if a group is eligible for Small Group or large group plans and rates.
- A large Group employer is now defined as employing an average of at least 51 full-time (including full-time equivalent) employees during the preceding calendar year.
- Legal Definition: In general, a group health plan that covers employees of an employer that has 51 or more employees. In some states such as California and Colorado, large groups are defined as 101 or more.
 - **A state definition not change the federal definition of an applicable large employer (ALE) for purposes of ACA reporting**

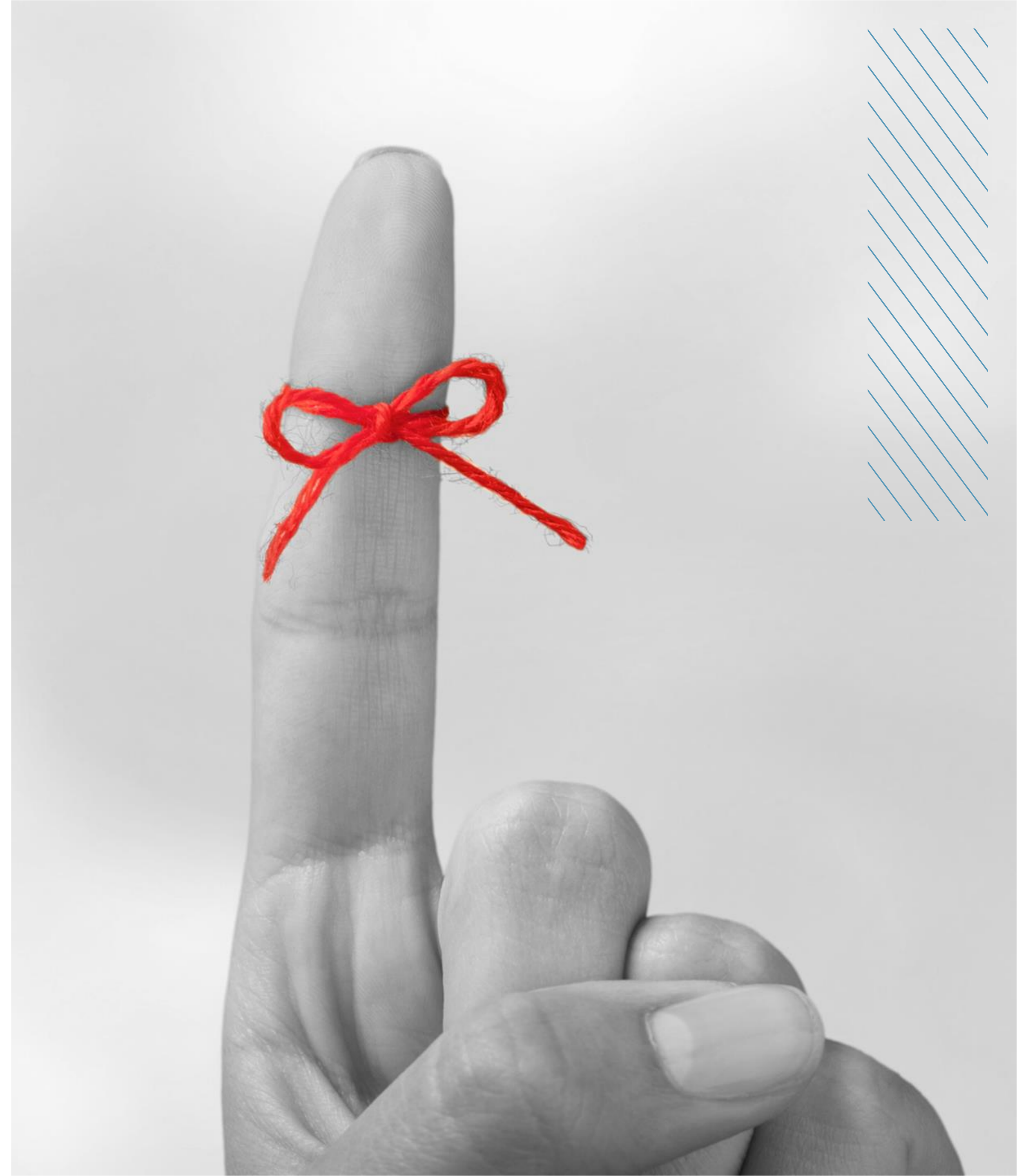
Disclaimer: The information reflected in this document is intended only as general guidance to assist you in determining your group's size under the Affordable Care Act and California Senate Bill 125, starting in 2016. It is not intended as legal or financial advice or opinion. For specific guidance concerning the Affordable Care Act, the Internal Revenue Code or California State laws or regulations, you should consult with your attorney, Certified Public Accountant or other authorized consultant or advisor. The contents of this document should not be construed as or relied upon for legal or tax advice.

02.

ACA Rules

Don't Forget About The ACA Rules

- "Pay or Play"
- Affordability
- Minimum Value



Healthcare Reform “Pay or Play”



- The employer mandate requires employers with at least 50 employees to offer minimum essential health care coverage to employees and their dependents or be subject to a fine.
 - For 2024, the fine for not offering minimum essential coverage to at least 95% of full-time employees is \$2,970.
- Even employers who provide coverage may have to pay a fine, depending on the benefits provided and the employer’s contribution towards those benefits.

Affordability and Minimum Value

Affordability

The employee's required contribution toward the lowest cost plan premium for self-only coverage cannot exceed 8.39% of his/her household income for 2024.

- There are three Safe Harbors:
 - W-2 wages
 - Rate of pay
 - Federal Poverty Limit

Minimum Value

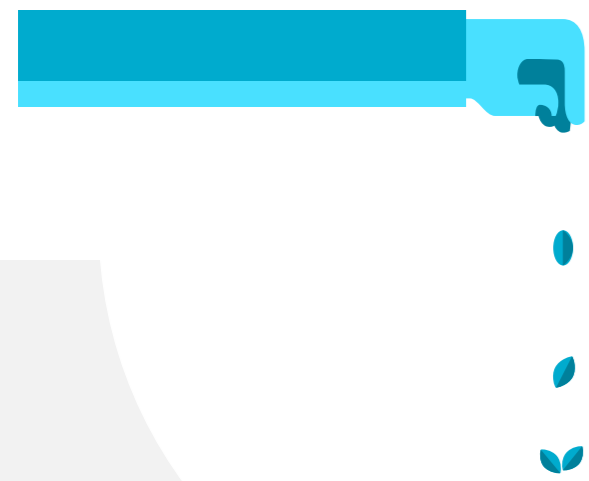
An employer-sponsored plan provides minimum value if it covers at least 60% of the total allowed cost of benefits that are expected to be incurred under the plan.

An employer must offer coverage that meets both affordability and minimum value in 2024 or be subject to a fine of \$4,460.

03.

Mid-Market/ Large Group Differentiators

Mid-Market/Large Group Differentiators

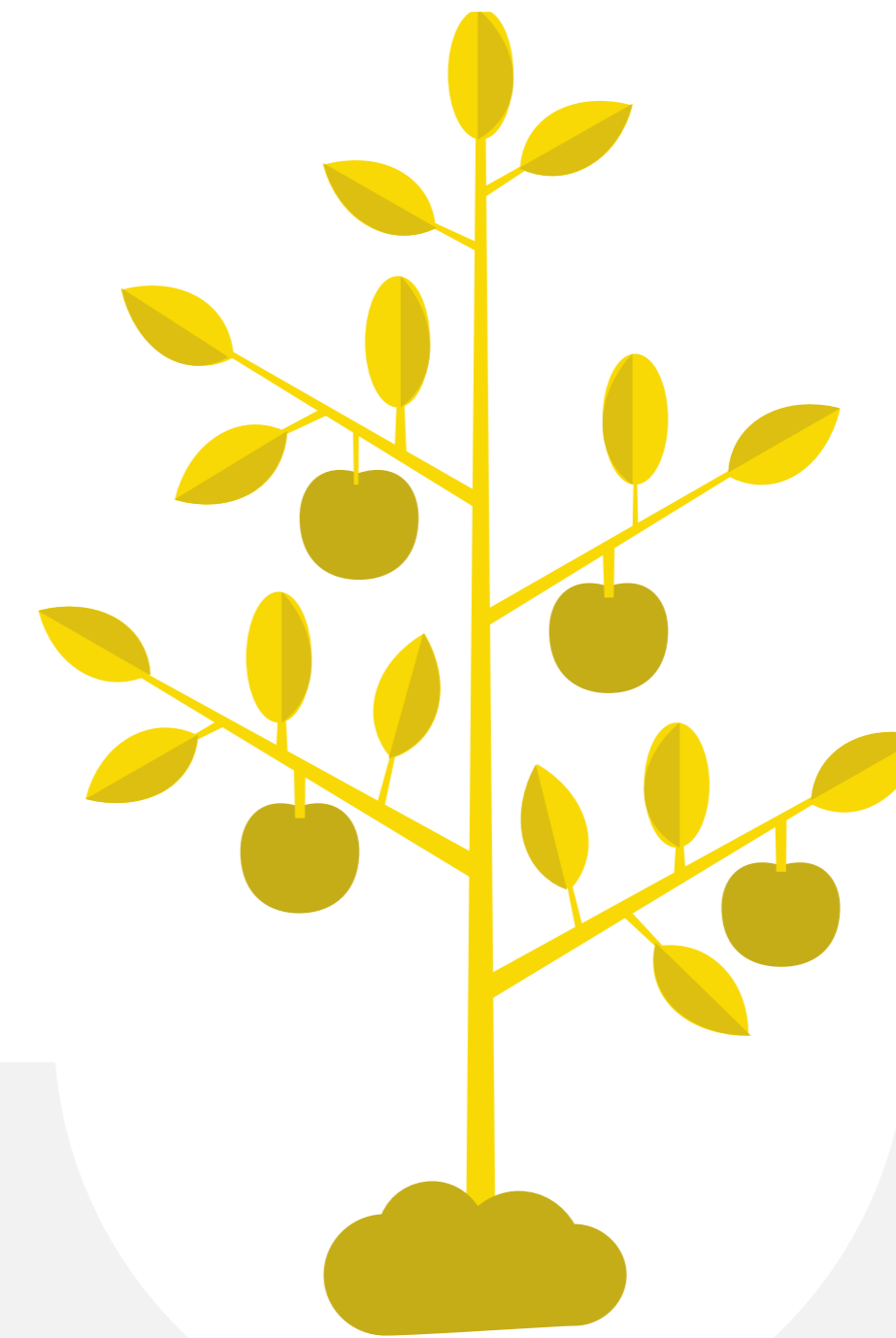


Small vs. Mid-Market



Small Group

- Guarantee Issue
- Metallic level benefits
- Essential Health Benefits (EHB) included (pediatric dental and vision)
- Age banded and member level rates
- Renewals are released 60-75 days in advance



Mid-Market/Large Group

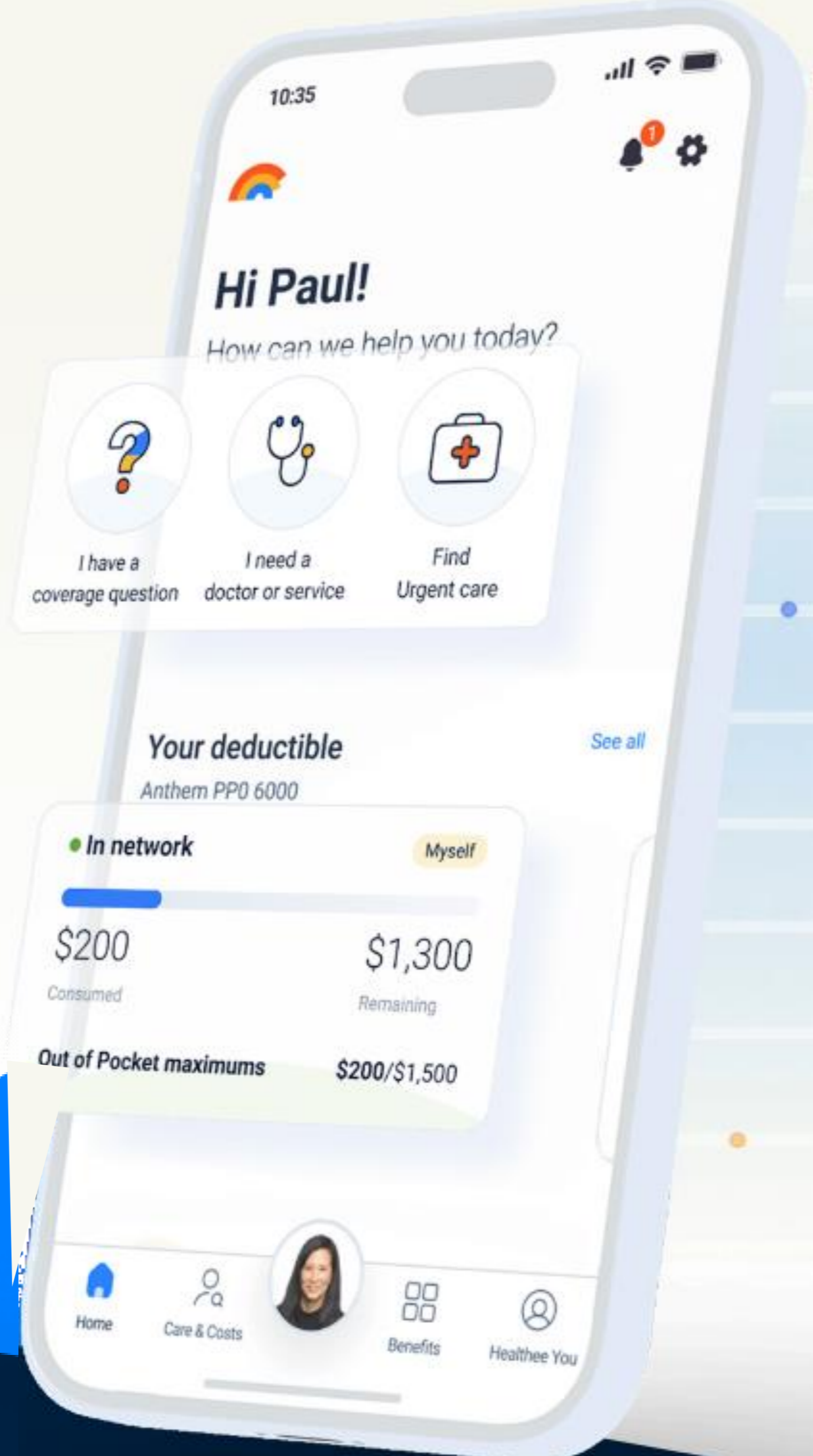
- Composite Rates
- Pricing Incentives
- Can negotiate renewal rate caps
- Customized benefit options
- UW completed during RFP process
- Self-Funded plans
- More lead time required
- Dedicated account management teams
- Non-Quote Notification letters
- Renewals are provided 120 days in advance

04.

Healthee

Finally, the benefits experience your employers, and their employees **deserve**.

One unified platform designed to solve benefit issues.



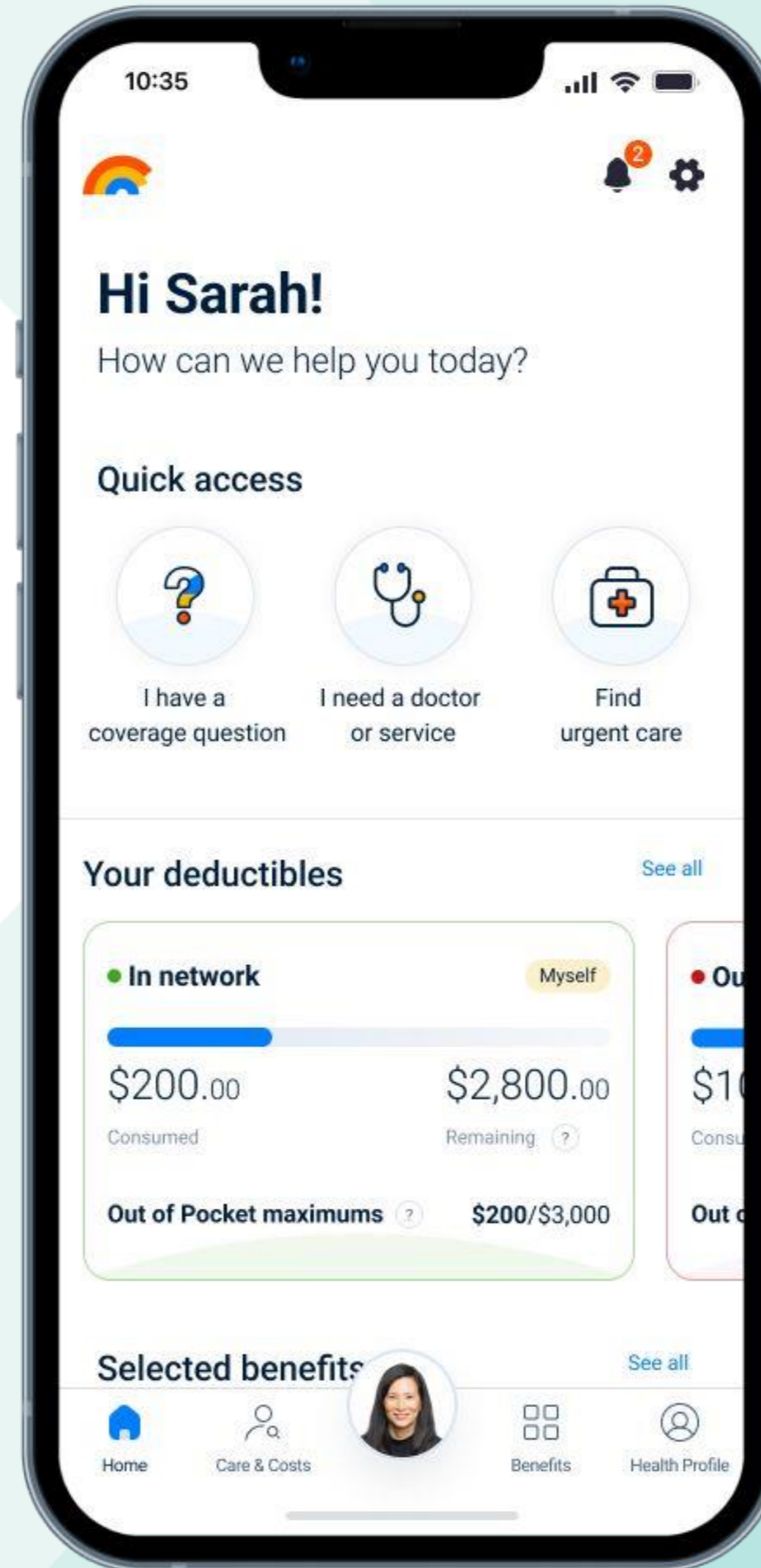
In One Platform

Personal Health Assistant

Cost Transparency

Appointment Booking

Digital ID Cards



In-Network Provider Search

Telehealth

Benefits Gallery

Deductible Status

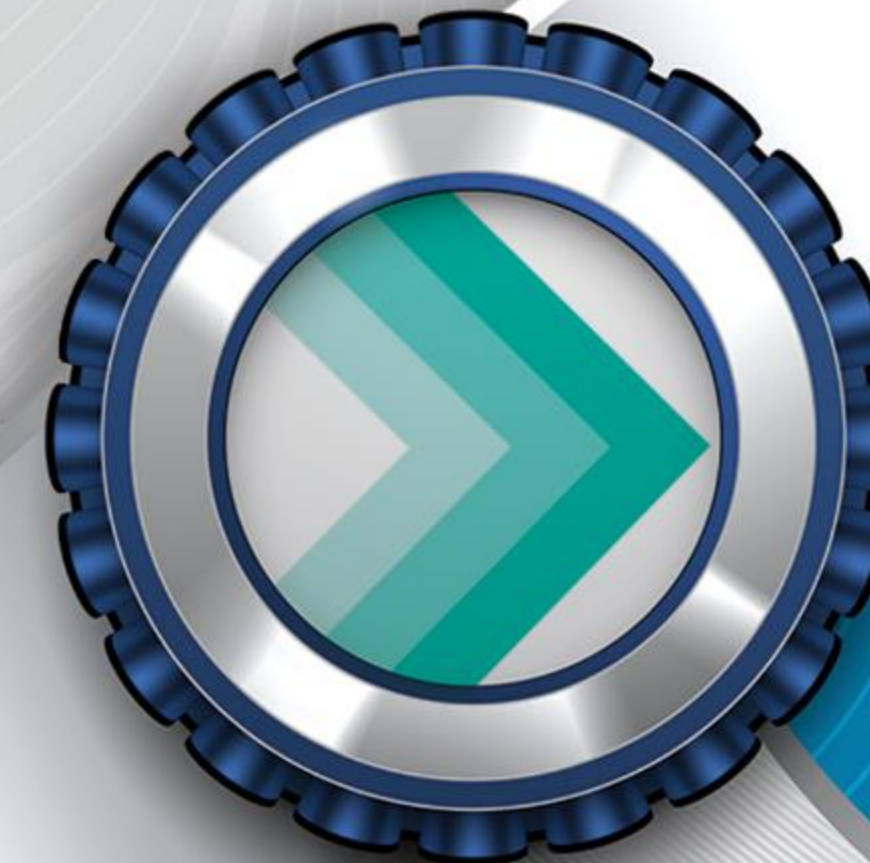
Care Team

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SCHOOL OF SUCCESS

MASTER • GROW • DISCOVER

Thank you



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**Target Audience
Learning Tracks**

P = Principal

ML = Manager/Leader

B = Broker

AM = Account Manager

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May 9: Best Practices for Navigating Large Group & Mid-Market: Part 2

B, AM

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Career Boosting

May 23: Self Funded 101

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1 C.E. approved for CA, CO, TX

June 4: PRO Quote 101

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