



## **Producer Advisory Committee**

6/6/17

### Summary

- Demonstration of Quoting Tool
- Massachusetts update
- Successful Migration process for Small Businesses onto DC Health Link
- Broker Survey Recap
- Demonstration of SmallBiz App

### Notes

#### *Migration wrap-up*

- Finished 12<sup>th</sup> month of Conversion (Migration)
  - Put in hours cleaning up the data that came from carriers
  - Auto-renewed employer groups, like VT and CT, Feds want to as well
  - Will keep auto-renewing groups going forward
- GAs have been great partners—their outreach to unregistered brokers to help them register and to help collect employer premium contribution percentages for conversion groups proved very helpful
- Great education to employers through partnership with Brokers. Great approach.

#### *Massachusetts Partnership update*

- Massachusetts Partnership has provided a great opportunity to put in improvements, innovate, and we can spread cost with another state.
- Continued feedback helpful and welcomed
- We expect that DC Brokers will reap some of the benefits of the Mass Partnership as well.

#### *Quoting Tool demonstration*

- Quoting Tool: Rate Sheet longing led to development of Broker Quoting Tool
- Ballpark Estimator was a good start, but not comprehensive enough
- Big Time savings through using Quoting Environment
- Prospective groups for now, Current groups on next update/deployment
- Quotes can be made in 10 minutes, especially with estimates of total employees and their ages



- \*The suggestion was made that we add a Total Premium that combines employer and employees costs to display
- Brokers starting to use the quoting tool but we're still getting the word out
- General Agents get the quote from the Broker, so it would be easier for them to have access
- Quoting Tool simulates a more interactive approach than a rate sheet
- Comment was made that HR companies that use ERISA wrap documents, like Task and HR 360, don't understand how to use DC Health Link.

### *Broker Survey*

Over 70 responses, people really wanted to engage and give their feedback

- Themes from the survey:
  - People liked online training over in-person
  - Respondents indicated that less frequent webinars was preferred
  - Variations exist in how well brokers know the system and how much support they need
  - Got feedback on what content is helpful – SEPs, concerns, etc.
  - Call the call center for all issues

### *New DC SmallBiz app overview*

- Client management
- Minimum participation
- Employer contribution
- More functionality coming

### *CareFirst ending Individual Market Broker commissions*

- DC Health Link was not informed in advance
- DC Health Link has connected with DISB on this issue
- DC Health Link is looking to see how other states have handled working with carriers who have ended broker commissions
- DC Health Link values brokers, brokers made conversion possible and DC Health Link actively worked with conversion groups without brokers to pair them with brokers
- DC Health Link has lower uptake of brokers on IVL side
- We are looking into this issue and may convene PAC on this in the future