

NCCNP AHP – Informational Meeting

North Carolina Center for Nonprofits - Association Health Plan

Sam Eller, Consultant
Lindsey Larkin, Senior Client Manager
Shay Edwards, Client Support Specialist

Introduction

The MMA Team



Lindsey Larkin

Senior Client Manager, Employee Health & Benefits



Sam Eller

Consultant, Employee Health & Benefits



Shay Edwards

Client Support Specialist, Employee Health & Benefits

MMA's role: Broker to the Trust, carrier liaison for BCBS of NC, OneAmerica, and The Hartford relationships, group enrollment support, on going service support, etc.

AHP Introduction & Overview

Why you should evaluate the NCCNP Group Insurance Trust

Joining together with other NCCNP members means:

- **Lower Pricing:** Our goal is to offer a lower price through the pooling together of members and risk.
- **Cost Stability and Lowered Risk:** NCCNP Group Insurance Trust is fully underwritten through BCBS of NC, giving you premiums based on your employee's experience, plus long-term rate stability and more predictable renewals. *Meaning this program is designed to help stabilize rates year over year!*
- **Better Benefit Options:** Together, NCCNP members can access benefit options that may not be available to you or your employees.
- **Using Powerful and Intuitive Technology:** NCCNP Group Insurance Trust utilizes Vimly for eligibility, enrollment, education, member support.
- **Reminder:** The Association Health Plan may not be the right for everyone; however, it may be a fit in the future!

Annual renewal is January 1st – but you can join anytime throughout the year.

The plan details in this presentation are summaries, please refer to the benefit documents for the complete details.

Carrier Partners & Benefits

Benefit	Provider	Number of Plans
Medical	BCBS of NC	24 (12 Standard and 12 HPN)
Dental	BCBS of NC	3
Vision	BCBS of NC	2
Basic Life and AD&D	OneAmerica	4
Voluntary Life and AD&D	OneAmerica	1
Short-Term Disability	OneAmerica	8 (4 Voluntary and 4 ER Paid)
Long-Term Disability	OneAmerica	8 (4 Voluntary and 4 ER Paid)
Accident	The Hartford	2
Critical Illness	The Hartford	1
Hospital Indemnity	The Hartford	1

NCCNP AHP Technology Vendor

Vimly

Vimly (technology vendor)	SIMON (benefits platform)
Broker Support	Open enrollment
Employer Support (questions, billing, enrollment, etc.)	Member maintenance (support with adds, terms, changes)
COBRA Support (notices, elections, invoicing, collection)	Dependent eligibility verification (QLE management)
1095-C IRS Reporting (ACA)	Resource library with videos and instruction guides to assist the group representatives in employee management (adds, terms, changes, QLE's)
Carrier feed integration	Reporting
Invoice is generated on the 1 st and the ACH Payment is pulled on the 12 th (weekends and holidays will impact these dates)	

QLE – qualified life event

Considerations, Logistics & Timing

Eligibility Rules of the Road

- Participation Rules:
 - Must be a member of the North Carolina Center for Nonprofits – do not need to be a member to receive a quote
 - A minimum of 2 employees must be enrolled (a married couple counts as one employee even if both enrolled in Employee Only coverage)
- Medical Employer Contribution Rules:
 - 50% of the Employee Only tier must be covered by the employer
 - Groups that are ALE's (50+ FTE's) must meet ACA affordability
- Other
 - On the bill/invoice you will see a \$20 employer-fee per enrolled employee per month. This fee is attached to each employee that is covered by benefits. The fee covers the costs that the trust/association pays to manage the plan and associated costs including things like the technology platform, plan administration expenses, insurances, etc.
 - Waiting period MUST be first of the month following 30 days (FOMF 30)
 - Termination period MUST be end of month (EOM)

What is the process?

- How to receive a proposal/quote?
 - Complete the interest form: https://forms.office.com/Pages/ResponsePage.aspx?id=Bdx-nk5mNk6Nkmd8qy-2-sPZWRxFf99Kto3ODyumd_hUME1EUDRPMFZSV0tEQkINVVAyRkJUM0Q4QS4u
 - Or send your census directly to NCCNP@marshmma.com
 - We will reach out with a census template to be completed (all employees enrolling or not need to be on the census)
 - Once we receive that back, we will send that to BCBS, and BCBS will determine what your groups risk band will be
 - Once we know your risk band, we will put together your proposal
- If we review the proposal and want to move forward, what are next steps:
 - Tracy will confirm that you ARE a member of the Center, if you are not, you will work with the membership team to become a member of the center
 - From there, we will send you some paperwork to complete, once we have that back we will create your SIMON portal
 - Once that is done and tested, we can open up your groups open enrollment

Not A Member?



- This link takes you to the NC Center for Nonprofits membership page <https://ncnonprofits.org/members/membership/become-member>
- Becoming a member gets you access to the Association Health Plan but that is just one of many:
 - Webinars & Trainings: the Center hosts and partners on over 50 webinars a year. Center Members receive free and discounted registrations, as well as unlimited access to archived webinars
 - A nonprofit resource library that includes over 1,000 samples, templates, articles, guides, podcast, and recordings to help you manage your nonprofit
 - Members can schedule unlimited one-hour pro bono consultations with legal, accounting, human resources, marketing and coaching professionals to get guidance and advice to manage their nonprofit.
 - And SO MUCH MORE

Questions?

Your future is limitless.SM

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. MarshMMA.com