

## 2019 Broker Training Questions & Answers

**1. Why was Hometown Health delayed in getting into Association Health Plan's?**

A: This was a strategic business decision to evaluate competitor plan participation and designs.

**2. Will Hometown Health continue to add more AHP options?**

A: Hometown Health is not against adding new AHP health plans, but we will be selective and proceed accordingly.

**3. If the group is a husband and wife, LLC, Corp, or Partnership are they still considered a Sole Proprietor?**

A: Yes – with no non-familial employees, each will be a Sole Proprietor. This can also include adult children as familial employees.

**4. Outside of open enrollment, when can sole proprietors enroll for coverage on an AHP?**

A: Outside of open enrollment, sole proprietors can enroll for AHP coverage upon experiencing a Qualifying Life Event (QLE), as long as the member had six months of continuous health coverage prior (minimum essential coverage). There can be no break in coverage. We will require a Certificate of Credible Coverage from the previous carrier indicating beginning and ending dates of coverage.

**5. Why is there an open enrollment period for sole proprietors and why is the end date for application submissions in the middle of the month instead of the last day of the month?**

A: Sole Proprietors are treated like **(Individual and Family)** IFP members – thus the defined open enrollment period. The application deadline in middle of month prior to the effective date was designed to increase efficiency, reduce duplicate ID card production and other considerations.

**6. Will open enrollment for 2020 sole proprietor applications be limited to 11/1-/12/15? Or will there be an extended period for 2020?**

A: Yes – Sole Proprietor applications mirror **(Individual and Family)**IFP plans; same open enrollment dates.

**7. What is the status on Delta Dental plans for IFP and small group?**

A: No update on Delta Dental; more information will be shared when it becomes available.

**8. Why can't the same payment options be provided for all products?**

A: We understand the complications of submitting different payment types and are currently working to provide more payment options, such as Credit Card payments.

**9. When do sole proprietors renew?**

A: Sole Proprietors make plan elections during open enrollment, November 1<sup>st</sup> through December 15<sup>th</sup>. Plans renew January 1<sup>st</sup> and run through December 31<sup>st</sup> each year.

**10. Why do sole proprietors need 6 months of previous coverage to enroll in a QLE?**

A: There is increased risk within the individual market. We require previous coverage to minimize the exposure of insuring members who are signing up because "something is wrong" in the near term.

**11. How are you looking at groups that have over 50 FTEs, but only have less than 50 enrolled? Are they considered small or large groups?**

A: If a group has over 50 FTE, no matter how many enroll, this group will be considered a large group.

**12. Does the cover page of the Quarterly Wage & Tax document have to be signed?**

A: No – the group only needs to submit the document they filed.

**13. Common ownership – separate out of state corps? Count these?**

A: Yes – If the business owner owns more than 50%, they will be counted.

**14. With a small business, can the owner offer a 1099 employee health insurance along with their W2 employees?**

A: No – These employees are considered independent contractors.

**15. When will the wait to establish primary care providers become less than 2 months?**

A: Renown recognizes the challenges in establishing a primary care provider as a new patient and is actively recruiting new providers as Northern Nevada continues to grow. Please check the online provider directory at [www.hometownhealth.com](http://www.hometownhealth.com) as provider availability frequently changes.

**16. Is a divorced owner & ex considered non-familial? Can they be considered a small group?**

A: Yes, they're considered non-familial if the divorce is finalized; in this situation, these members can be considered small group. We may require additional information to identify they are not married.

**17. Are agents notified when a group has been randomly selected for participation review?**

A: Yes – Our Underwriting department will send out notices 60-90 days prior notifying agents and groups that they've been selected for a participation review.

**18. What is an SPD wrap?**

A: An SPD wrap is one of the most important documents health plan participants are entitled to automatically receive when becoming a participant of an ERISA-covered AHP health benefit plan or a beneficiary receiving benefits under such a plan. This document is a summary of the plan.

**19. Will temporary ID cards be available online for an employer and/or broker through iChoose?**

A: Temporary ID cards are not available through iChoose; members can download the Hometown Health Mobile App which allows member's access to their ID card; it can be downloaded and printed or emailed to providers.

**20. How is Hometown Health certifying 6 months of prior coverage?**

A: Hometown Health is certifying six months of prior coverage by requesting creditable coverage certifications.

**21. Will the associations themselves be looking to market to other brokers?**

A: In some situations, there are Master Agents who work with specific Associations; however, all licensed brokers can write **(Association Health Plan)** AHP business through Hometown Health.

**22. What is the possibility of adding payment history for small groups that the brokers can see online?**

A: This is a great question! We are currently discussing this capability and will provide more information as it becomes available.

**23. Non-familial – is this just spouse? What about parent, adult child, etc.?**

A: No – Non-familial is defined as relating to, or characteristic of a family.

**24. Can a group base their waiting period by class?**

A: Yes – as long as everyone within the class is treated the same, i.e. date of hire for exempt employees; first of month following 60 days after hire for hourly employees.

**25. Can a group have different contribution levels by class?**

A: Yes – as long as everyone within the class is treated the same, i.e. 100% EE / 100% dep for salary; 50% EE / 0% dep for hiring.

**26. Do you need ID cards for those who waive coverage?**

A: It is preferred however if not available we will still require a completed waiver form with coverage information.

**27. Why doesn't the enrollment form say marriage backup documentation needed for a different last name?**

A: This is a great question! We will look into where to properly place this reminder. We do require the marriage certificate for someone who is married, but has a different last name than their spouse. We also require a birth certificate for dependent children with a different last name than the subscriber. This is reflected in our Evidence of Coverage (EOC). Members can obtain a copy either by logging in to My Benefits or contacting Hometown Health at 775-982-3232.

**28. Single member LLC, file a Schedule E not C (set up for a pass-through; Common structure for Real Estate investors). For next year will there be a work around for this type of business? 1040 form, business owners, no employees, but they filed an E not a C.**

A: We will review documentation and participation requirements as we continue to grow our Association Health Plan business. We will let you know if/when these updates are made.