

Healthfirst Fall Broker Webinar

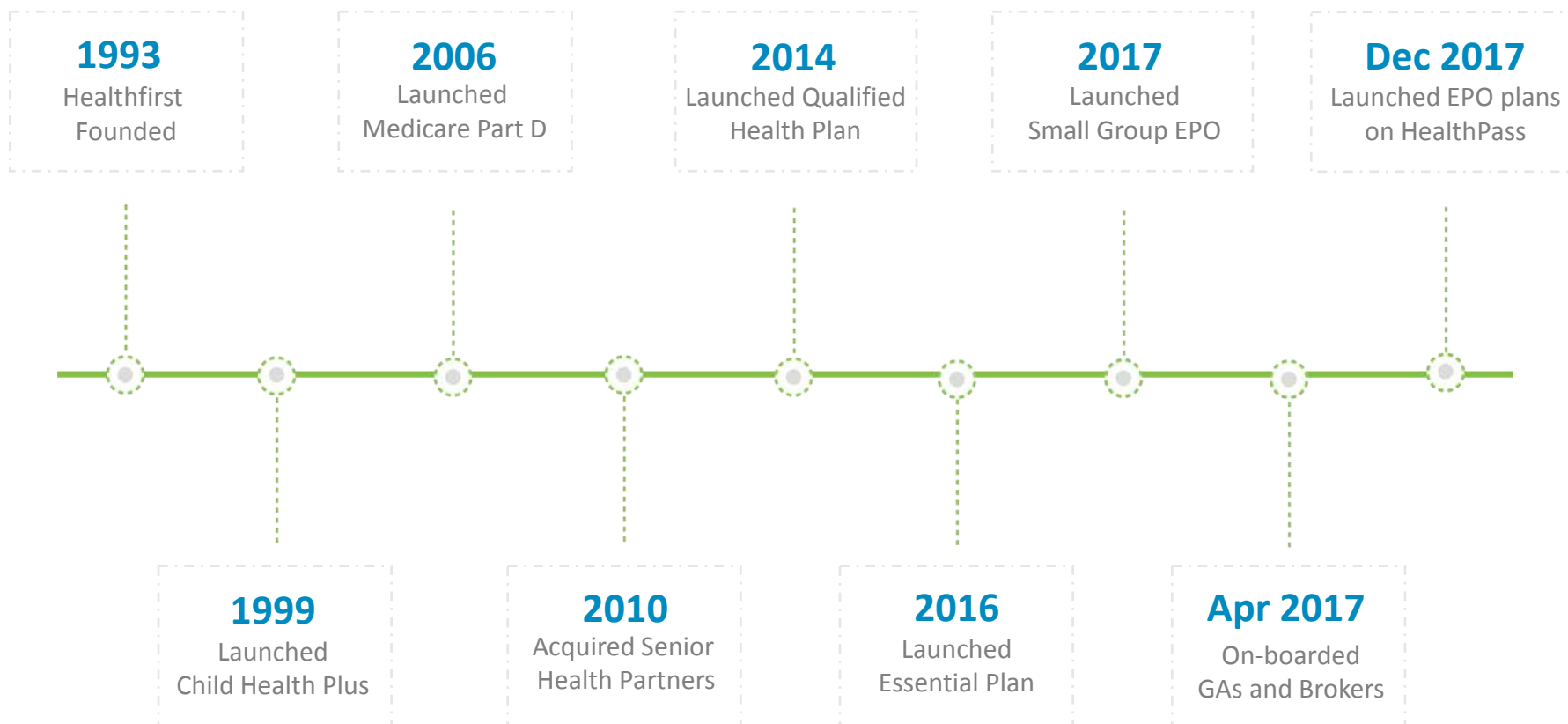
October 2018

Agenda

- About Healthfirst
- 2019 Service Area Expansion and Network
- Our Commercial Membership
- 2019 Plan Changes and Additions
- Member Benefit Highlights
- Broker Commissions
- Small Group Underwriting Guidelines
- Our Commercial Future: Sustainable Growth

Healthfirst History at a Glance

Founded 25 years ago by New York's leading hospitals, Healthfirst has become the State's largest non-profit health insurer.



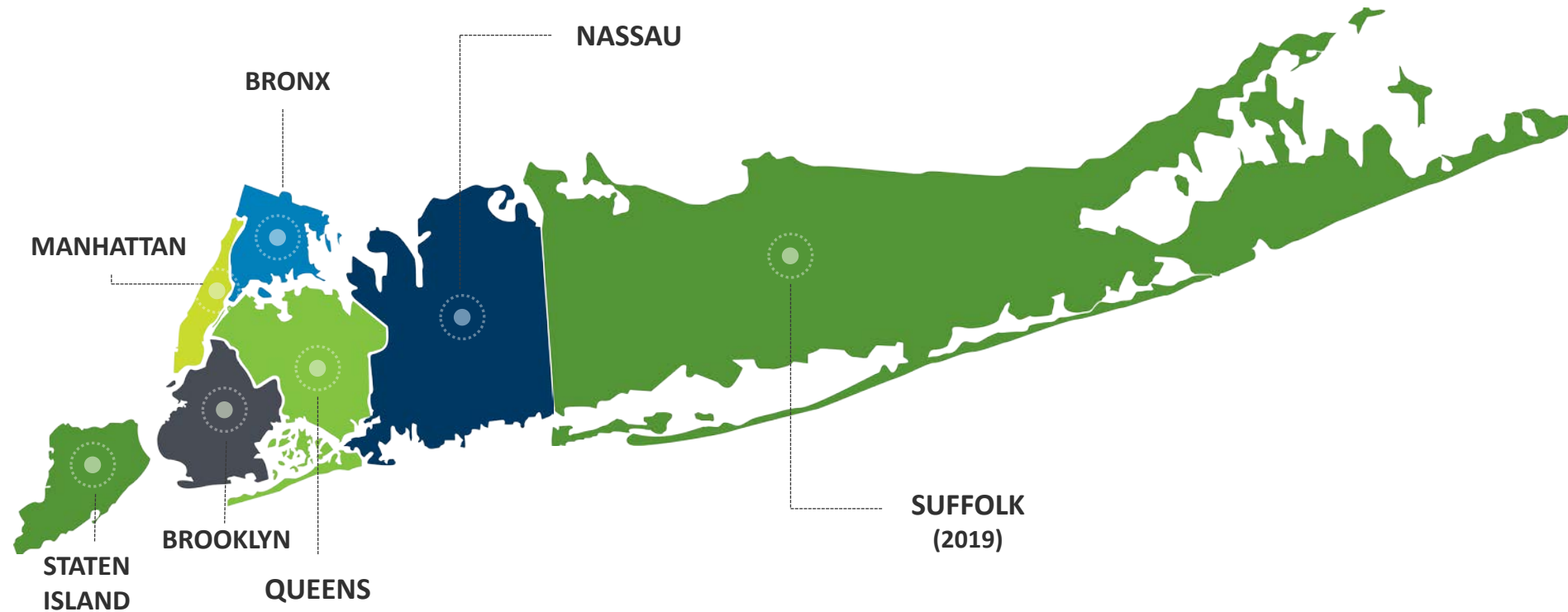
Controlled and Sustainable Growth

We're committed to a disciplined strategy of controlled, sustainable growth in the small group market.

- We had a conservative initial rate position during our first year in the market, with more competitive plan designs and pricing in 2018
- We will remain General Agent-centric with our sales strategy
- We've added to our EPO portfolio for 2019
- We will continue to expand our EPO network

**HEALTHFIRST IS MORE THAN JUST MEDICAID AND MEDICARE.
WE ARE A COMMERCIAL CARRIER, DOING IT RIGHT!**

We are Expanding!



Commercial Hospital Network

We're proud of our network of recognized hospital systems within the New York metro area. Some of those systems include:

50+

Hospital Locations



Mount
Sinai

Montefiore
DOING MORE

Our Growing Provider Network

We continue to expand our network presence to ensure our members get the care they need where they need it.

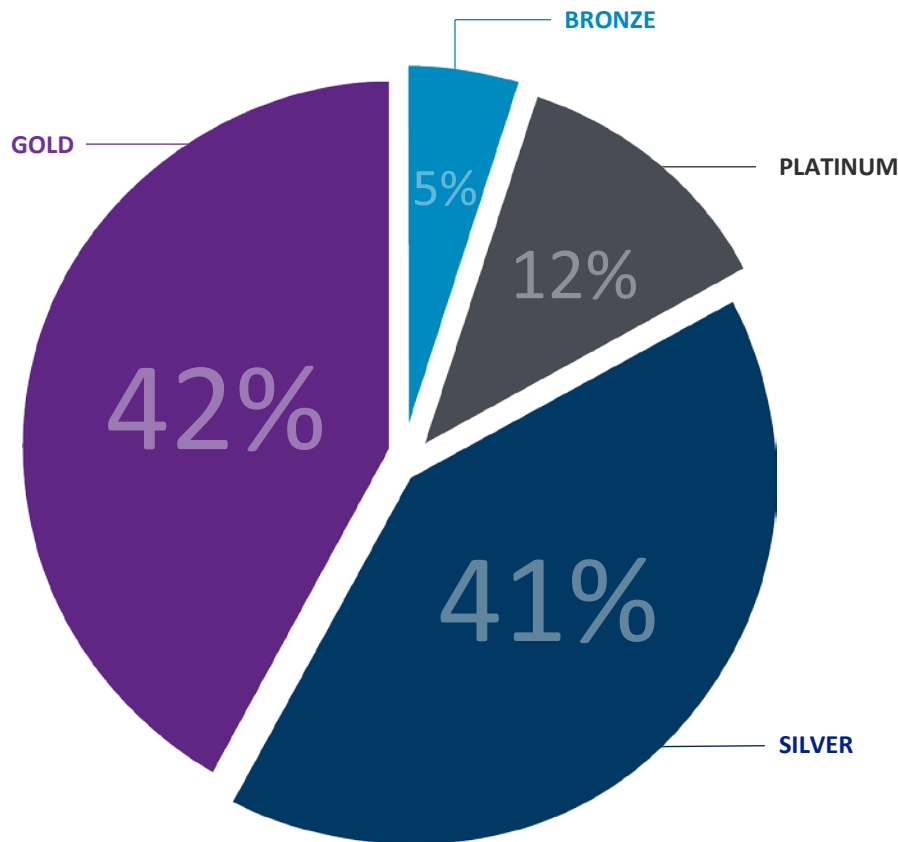
Specialty by County	PCP & Pediatricians	Specialists	GRAND TOTAL OF PROVIDERS
Bronx	1,415	3,719	5,134
Kings	1,319	3,295	4,614
Nassau	1,181	3,400	4,581
New York	1,656	5,885	7,541
Queens	1,032	2,787	3,819
Richmond	230	659	889
Suffolk	320	1,654	1,974
Westchester*	177	970	1,147
GRAND TOTAL	7,330	22,369	29,699

These totals are based on our provider network for the Healthfirst Insurance Company as of 09/01/2018.

*Healthfirst Small Business EPO plans are not available for group situs in Westchester. However, network access extends here.

Understanding Our Small Group Membership

We had a very successful 2018 by introducing new plans and meeting our membership projections.



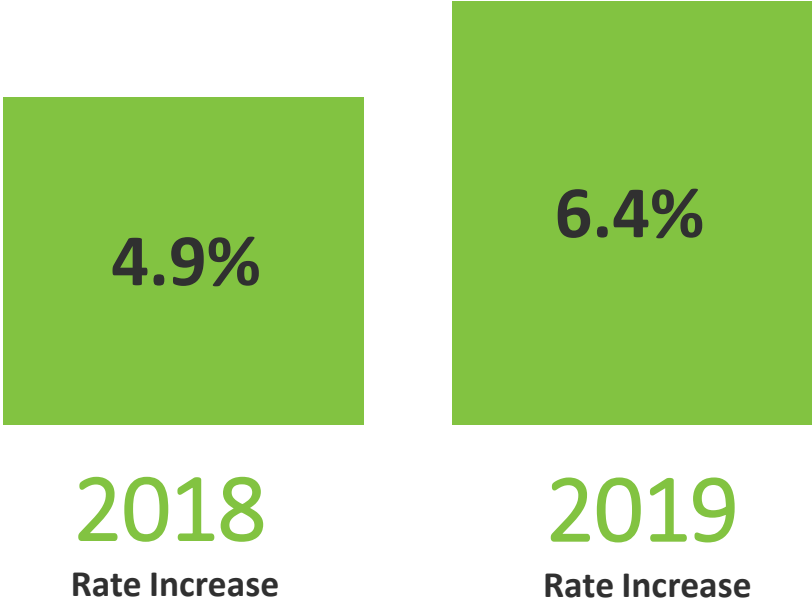
Our top-selling plans:

- Gold EPO
- Silver EPO
- Platinum EPO
- Bronze EPO

Membership numbers updated as of September 01, 2018.

Annual Rate Increase

We continue to maintain single-digit small group rate increases.



2018 vs. 2019 Plan Changes

2018 Healthfirst Small Group EPO Plans

2018 Healthfirst Insurance Company	Platinum Pro EPO	Gold Pro EPO	Silver Pro EPO	Bronze Pro EPO <i>HSA-compatible</i>
Deductible	\$0	\$0	\$2,600	\$5,000
Coinsurance	10% coins. on select benefits	15% coins. on select benefits	30% coins. on select benefits	20% coins. on select benefits
Max Out-of-Pocket	\$2,000	\$5,000	\$7,300	\$6,550
Annual Checkup (Preventive Care)	100% covered	100% covered	100% covered	100% covered
PCP Visit	\$20 copay	\$25 copay	\$35 copay, not subject to deductible	20% coins. after deductible
Specialist Visit	\$35 copay	\$40 copay	\$70 copay, not subject to deductible	20% coins. after deductible
Urgent Care	\$50 copay	\$60 copay	\$70 copay, not subject to deductible	20% coins. after deductible
Emergency Room	\$250 copay	\$350 copay	\$600 copay after deductible	20% coins. after deductible
Inpatient Facility	\$500 copay	\$500/day, \$1,500 max/admit	30% coins. after deductible	20% coins. after deductible
Outpatient Facility	\$200 copay	\$300 copay	30% coins. after deductible	20% coins. after deductible
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	\$10 copay/\$30 copay/ \$60 copay	\$10 copay/\$50 copay/ \$85 copay	\$20 copay/\$60 copay/ \$110 copay	20% coins. after deductible
Single Rate	\$881.43	\$750.03	\$644.47	\$538.83

Platinum Pro EPO Plan: No Changes

Healthfirst Insurance Company	Platinum Pro EPO 2018	Platinum Pro EPO 2019
Deductible	\$0	\$0
Coinsurance	10% coinsurance on select benefits	10% coinsurance on select benefits
Max Out-of-Pocket	\$2,000	\$2,000
Annual Checkup (Preventive Care)	100% covered	100% covered
PCP Visit	\$20 copay	\$20 copay
Specialist Visit	\$35 copay	\$35 copay
Urgent Care	\$50 copay	\$50 copay
Emergency Room	\$250 copay	\$250 copay
Inpatient Facility	\$500 copay	\$500 copay
Outpatient Facility	\$200 copay	\$200 copay
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	\$10 copay/\$30 copay/ \$60 copay	\$10 copay/\$30 copay/ \$60 copay
Single Rate		\$896.61

Gold Pro EPO Plan: What's Changing?

Healthfirst Insurance Company	Gold Pro EPO 2018	Gold Pro EPO 2019
Deductible	\$0	\$0
Coinsurance	15% coinsurance on select benefits	15% coinsurance on select benefits
Max Out-of-Pocket	\$5,000	\$5,000
Annual Checkup (Preventive Care)	100% covered	100% covered
PCP Visit	\$25 copay	\$25 copay
Specialist Visit	\$40 copay	\$40 copay
Urgent Care	\$60 copay	\$60 copay
Emergency Room	\$350 copay	\$350 copay
Inpatient Facility	\$500/day, \$1,500 max/admit	\$500 copay
Outpatient Facility	\$300 copay	\$300 copay
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	\$10 copay/\$50 copay/\$85 copay	\$10 copay/\$50 copay/\$85 copay
Single Rate		\$762.95

Silver Pro EPO Plan: What's Changing?

Healthfirst Insurance Company	Silver Pro EPO 2018	Silver Pro EPO 2019
Deductible	\$2,600	\$2,950
Coinsurance	30% coinsurance on select benefits	40% coinsurance on select benefits
Max Out-of-Pocket	\$7,300	\$7,900
Annual Checkup (Preventive Care)	100% covered	100% covered
PCP Visit	\$35 copay, not subject to deductible	\$35 copay, not subject to deductible
Specialist Visit	\$70 copay, not subject to deductible	\$70 copay, not subject to deductible
Urgent Care	\$70 copay, not subject to deductible	\$70 copay, not subject to deductible
Emergency Room	\$600 copay after deductible	\$600 copay after deductible
Inpatient Facility	30% coins. after deductible	40% coins. after deductible
Outpatient Facility	30% coins. after deductible	40% coins. after deductible
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	\$20 copay/\$60 copay/ \$110 copay	\$20 copay/\$60 copay/ \$110 copay
Single Rate		\$655.58

Bronze Pro EPO Plan: What's Changing?

Healthfirst Insurance Company	Bronze Pro EPO 2018 <i>HSA-compatible</i>	Bronze Pro EPO 2019 <i>HSA-compatible</i>
Deductible	\$5,000	\$4,000
Coinsurance	20% coinsurance on select benefits	20% coins. after deductible
Max Out-of-Pocket	\$6,550	\$6,650
Annual Checkup (Preventive Care)	100% covered	100% covered
PCP Visit	20% coins. after deductible	20% coins. after deductible
Specialist Visit	20% coins. after deductible	20% coins. after deductible
Urgent Care	20% coins. after deductible	20% coins. after deductible
Emergency Room	20% coins. after deductible	20% coins. after deductible
Inpatient Facility	20% coins. after deductible	20% coins. after deductible
Outpatient Facility	20% coins. after deductible	20% coins. after deductible
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	20% coins. after deductible	20% coins. after deductible
Single Rate		\$548.11

New Plan Designs for 2019

NEW 2019 Pro EPO Plans	Gold 25/50/0 Pro EPO	Silver 40/75/4700 Pro EPO	Bronze 6650 Pro EPO <i>HSA-compatible</i>
Deductible	\$0	\$4,700	\$6,650
Coinsurance	15% coins. on select benefits	45% coins. on select benefits	0% coins. after deductible
Max Out-of-Pocket	\$7,000	\$7,900	\$6,650
Annual Checkup (Preventive Care)	100% covered	100% covered	100% covered
PCP Visit	\$25 copay/visit	\$40 copay	0% coins. after deductible
Specialist Visit	\$50 copay/visit	\$75 copay	0% coins. after deductible
Urgent Care	\$60 copay/visit	\$75 copay	0% coins. after deductible
Emergency Room	\$350 copay/visit	\$600 copay after deductible	0% coins. after deductible
Inpatient Facility	\$500 copay	45% coins. after deductible	0% coins. after deductible
Outpatient Facility	\$300 copay	45% coins. after deductible	0% coins. after deductible
Retail 30-Day Supply Tier 1/Tier 2/Tier 3	\$10 copay/\$50 copay/\$85 copay	\$20 copay/\$60 copay/\$110 copay	0% coins. after deductible
Single Rate	\$732.43	\$637.88	\$519.06

2019 Pro Plus EPO Plan Benefits

Dental Coverage



- **Preventive Care**
 - Teeth cleaning and polishing every six (6) months
- **Routine Care**
 - Dental exams every six (6) months
 - X-rays
 - Amalgam and composite fillings
 - Crowns
- **Emergency Dental Care:** includes emergency treatment required to alleviate pain and suffering caused by dental disease or trauma
- **Major Dental Care:** includes periodontic services; endodontic services plus six (6) months of follow-up care; and orthodontia*
*Adult orthodontia is covered only if medically necessary.

Vision Coverage



- **Vision Exam: every 12 months**
 - External/Internal examination of the eye
 - Color vision testing
 - Recommendation for corrective lenses, if necessary
- **Lenses & Frames or Contact Lenses:**
 - Lenses & Frames: one pair every 12 months
 - Contact Lenses: every 12 months

Note: Deductible and MOOP are combined with medical benefits.

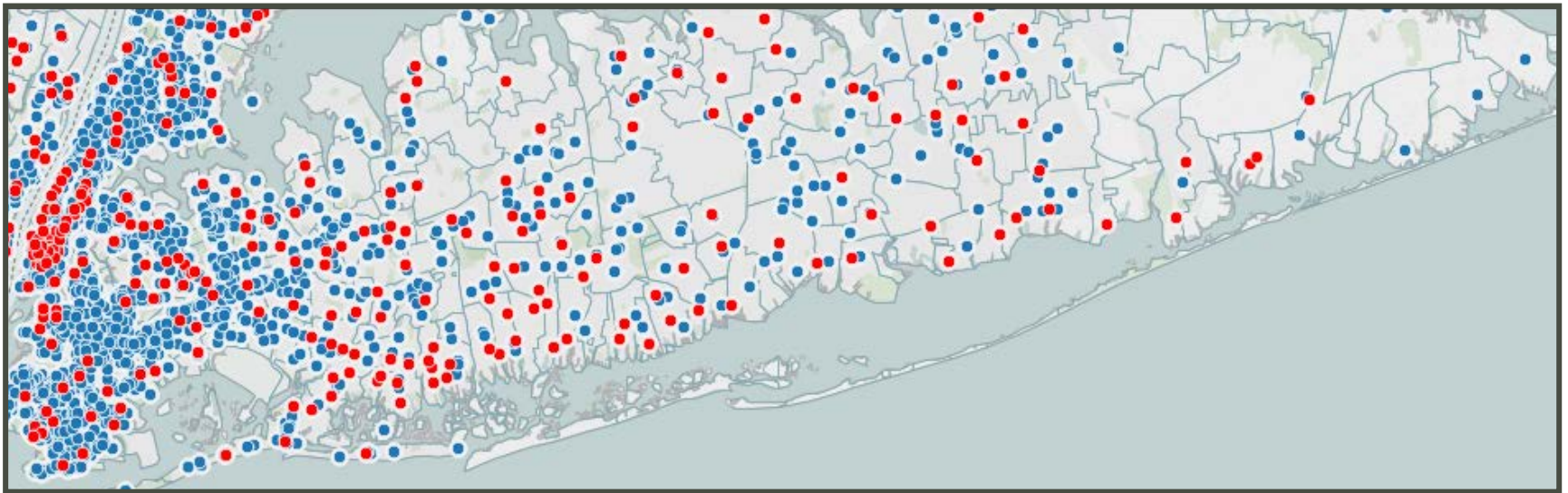
Member Benefits

- Gym Benefit
 - Healthfirst members enjoy rewards for working out
 - Earn up to \$400 per member and up to \$200 for covered spouses by using eligible gym facilities in select area
- 24/7 Telemedicine Through Teladoc®
 - Members can speak to a doctor anytime, anywhere, with a **\$0 copay**
 - Telemedicine accessed via phone call or video chat
- Acupuncture as a Covered Benefit
- No-cost Flu Vaccine

Pharmacy

Our pharmacy network will remain unchanged, with CVS/Caremark as our vendor for both retail and mail-order prescriptions.

All 2019 EPO plans will include **2X** copay benefit for mail-order prescriptions.



■ CVS (7,998)

■ Local Pharmacies (22,302)

Total = 30,300

Broker Commission

We know what brokers are facing in the market, and we value our relationship with you.



**Small Group Compensation for
2019 will remain at 4% of premium**

General Agent/Broker must be licensed and appointed with Healthfirst Insurance Company prior to commissions being paid.

HSA and HealthEquity

We engaged in an arrangement with **HealthEquity** in 2018; this will continue in 2019.

- For employer groups that offer HSA plans, account setup fees will be paid by Healthfirst
- Monthly account maintenance fees for members are also paid for by Healthfirst



Healthfirst and HealthPass

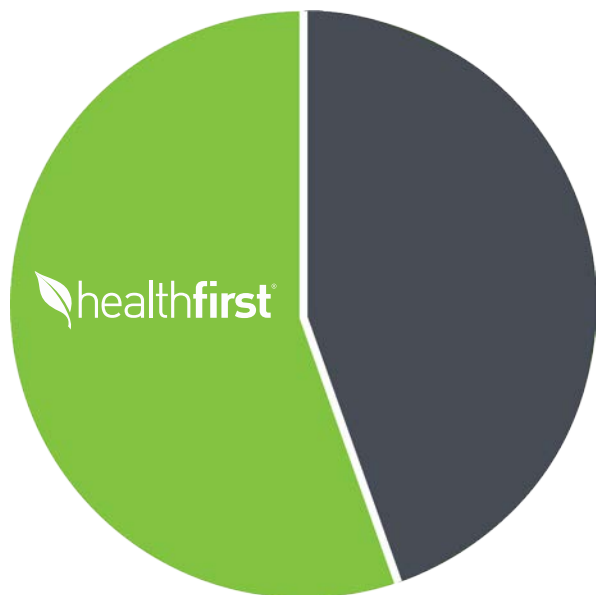
We are excited to continue working with **HealthPass** in 2019!

Effective 1/1/19, all Healthfirst Pro EPO plans will be available to your small employer groups.



Flexible Participation Guidelines

We're flexible, which makes doing business with us easier.



- Healthfirst requires 60% participations net of valid waivers.
- Valid waivers of coverage include:
 - **Other Employer-Sponsored Coverage**
 - Proof of Spousal/Domestic Partner group coverage
 - Medicare
 - Medicaid
 - Veterans or TRICARE
 - COBRA
 - Parental Coverage
 - Individual/Family Qualified Health Plan, and NY State Essential Plan

The annual small group federal open enrollment period applies to coverage issued or renewed between November 15th and December 15th, and coverage applied for between November 15th and December 15th with an effective date of January 1st.

SHOP Changes and Tax Credits

Healthfirst Pro EPO and Pro Plus EPO plans are **Small Business Health Options Program (SHOP) certified**.

- Groups are no longer required to enroll through NY State of Health (NYSOH) to receive SHOP credits
 - New and renewing businesses can enroll directly with Healthfirst and receive SHOP tax credits

- What are the eligibility requirements?*



*Based on the New York State of Health's Small Business Health Options Program eligibility standards at <https://nystateofhealth.ny.gov/employer>, accessed September 01, 2018.

What to Expect from Healthfirst

- Continued stability as we grow in the small group market
- Continued network growth
- Quality service that you and your clients can count on!!!

THANK YOU!

Plans are offered by affiliates of Healthfirst, Inc. Plans contain exclusions and limitations.