

Channel Perspective

Welcome to the Summer edition of Channel Insights

I am very pleased to announce that Mark Fleisner has joined my team as the Senior Relationship Management Consultant. Many of you have had the privilege of working with Mark in his previous sales leadership roles. Mark has been with Highmark for 36 years, and has well established relationships with many customers, prospects, and most importantly, many of you. In this new role, Mark will lead the effort in working with our key Elite Agencies in the Western Pennsylvania market, as well as producers who have Elite Agency potential. Mark's experience will also serve us well in other parts of the Highmark footprint. Mark will work collaboratively and strategically with the Sales/Client Management teams and the Producer community, and I'm sure that his experience and established relationships will translate into enhancing our ability to retain our mutual clients, bring in new business, and capitalize on cross selling opportunities- all clear goals and tenets of the Elite Agency Program. You can all look forward to leveraging the expertise and experience that Mark brings to the table to help you grow your Highmark book of business.

Over the past few months I have had the opportunity to meet with many of you to talk about these goals, as well as about representing the right products to the right customers in the markets we serve. We all know that the volatility of the marketplace today greatly impacts what customers expect from their health care spend, carrier and providers. Highmark continues to strive to be ahead of that curve with physician led health care and an integrated delivery system. You are all familiar with this strategy in the Western Region as we are continuing to expand and develop the Allegheny Health Network and the suite of products that leverage it. In the Central Region, the Alliance Products and our affiliations with Hershey and Pinnacle are just the beginning of what will be expanded offerings like these to serve customers in that region.

I've always tried to do two key things relative to Producers: 1. Respect that your first priority is to your clients; and 2. To express appreciation and thanks for all of the work you do on Highmark's behalf. And, I know we are asking even more of you these days. We are asking that you not just maintain and grow your Highmark book, but that you give us every possible opportunity to be in front of your customers with you, even in cases where we would be "sliced". We understand that competition is tougher than ever. We want to make sure that Highmark has a

seat at the table when you are helping your clients make these important decisions to select the carriers that offer the options that best serve their employees. As Mark will be leading this charge in the Western Region by working collaboratively with our New Business Development teams, you can call upon Cory Dorman in the Central Region to support you in this same way. *We remain steadfast in our goals across the regions to provide a differentiated experience for our producers that yield mutual growth opportunities in the markets we serve.*

Finally, a word about cross selling. An integral part of our focus both short term and long term is to do a better job in explaining the benefits of selling clients Highmark solutions for medical, dental, vision, drug, and stop loss. We believe these efforts and solutions benefit producers and most importantly, our mutual customers. We have included incentive structures tied to cross selling within the Elite Agency Program, and will continue to do so. Concurrently, we are working more closely with our colleagues at United Concordia, Davis Vision, HMLG as well as our Pharmacy team. Look for more innovative ideas on this front, as well as additional information on Highmark's cross selling value proposition in the coming months.

Many of our Elite Agencies have already reaped the benefits of our **new quarterly incentive** designed to reward producers for new business and cross selling production. Our goal is and has always been, to grow the Elite Agency Program through new qualifiers into the program. Cory Dorman and Mark Fleisner are available to explain the qualification criteria and the potential rewards/incentives that are part of the program.

I wish you all an enjoyable second half of the summer and look forward to seeing our Elite Agencies at the Fall Conferences in Western and Central Pennsylvania in September. Thanks again for your support and hard work.

Best regards,



Don Kalkbrenner
Vice President, Distribution Administration

Small Group

2016 Small Group Advance Option

Highmark Blue Cross Blue Shield is committed to helping clients understand their options with regard to the Affordable Care Act (ACA) and changes in health plan coverage. We are pleased to offer a new option to our clients who have "Grandmothered" plans.

Western Pennsylvania Small Group clients with 50 or fewer employees, who are in their "Grandmothered" health plans and are renewing with effective dates of July 1 through Nov 1, 2016, have the option to renew in their current renewal month, then also renew again with an effective date of December 1, 2016. Clients who choose this option, will be able to remain in their "Grandmothered" health plan coverage for an additional 12 months. The current ACA guidelines require that all small group employers must move to a new ACA plan by January 1, 2018.

There are many advantages for eligible clients to choose the 2016 Advance Option:

- Continue with the non-ACA small group plan they know and trust
- Lock-in their "Grandmothered" plan until December 1, 2017
- Choose a more advantageous plan design and still maximizes the length of time they can keep a "Grandmothered" plan
- Have the option to add dental or vision coverage to their health plan benefits

A few key facts to keep in mind:

- When a client chooses to renew December 1, 2016, the plan year, benefits and provider visit limits will be reset on December 1, 2016 as well.
- Producers should consult closely with their clients on how the reset of deductibles and visit limits will impact their benefits.
- Employers must change their ERISA plan year to align with their modified health plan year to properly comply with ACA requirements.

Your Client Manager will provide you with a list of clients who are eligible for the 2016 Small Group Advance Option. Rates for this option will be available in **August** for all regions when December renewals are set for release. The complete Western PA "Grandmothered" Health Plan [Product Portfolio](#), along with the [Producer FAQs](#), will be posted to the Producer Portal for you to use.



If you have any questions, please contact your Highmark Small Group Client Manager.

Plan Advisor 2.0

Plan Advisor 2.0 was developed to help streamline the small group sales and renewal processes, reduce paperwork and allow you to self-serve your Highmark small group clients' needs. *"The Plan Advisor tool provides our business partners with the ability to easily manage small group renewals, and also quote and apply for new business coverage,"* says Kareem Corbin, Regional Vice President of Sales.

The automation tool was rolled out to all producers in April. Kareem explains, some key benefits of the tool include the ability to:

- Quote new business
- Upload documents and finalize sales
- Track your monthly book of business, or download a complete book of business
- Download client benefit grids and SBCs

- Input and view real-time census information
- Download renewal information and quote alternate options
- Retrieve group numbers

Since its release in April, the tool had gained momentum and is being utilized by over 250 agencies and almost 500 producers across Pennsylvania, West Virginia and Delaware. It's responsible for a 70% increase in renewals processed in 2016 compared to this time last year, and was used to manage the July renewal workload.

Visit Plan Advisor 2.0 within the [producer portal](#), view the [online training](#) to learn more, and stay tuned to your Agency Action Alerts. As we continue to make enhancements, you'll continue to receive updates.



Reminder: Effective Aug. 12, Plan Advisor 1.0 will no longer be available.

Market Update 51+

Grow your Highmark Book of Business by Leveraging the New Business Development Team

For groups of 51 or more, Highmark Western Region has a dedicated, experienced and driven sales team. Aligned in Pittsburgh by producer and in Erie and Johnstown by geography, this team is led by Melissa Kwiatkowski.

The alignment and structure of the New Business Development team allows for Producers to have greater access to and support from sales, to present opportunities to prospects. Leveraging additional expertise on the suite of products, the Allegheny Health Network and ancillary lines of business, can really provide value when going after new prospects with the full court press of what Melissa refers to as a “one stop shop for all of your new business needs.”

Melissa stresses that her team is here to able to help with the heavy lifting in customizing presentations and providing the granular detail of each product and in answering network coverage questions your clients are certain to have.

In addition to being able to work with a dedicated sales team member, Producers will be pleased to know that this team also provides:

- Dedicated implementation team for onboarding new clients for seamless implementation.
- A Member Outreach team to assist with open enrollment.
- A consistent dedicated account management team- post sale.

“By aligning specific Sales Executives and Producers, we can deepen the partnerships we have and provide more value to our prospective mutual clients,” Melissa said, “if you don’t know who your assigned Sales Executive is, please reach out to me and I will make sure we connect you with that person.” Melissa went on to say that her team is not just focusing on the health business, but ensuring that cross selling is presented with each new prospect opportunity.

Lastly, Melissa stressed the importance of getting Highmark products in front of all prospects. “We want to get a shot at all prospects- even when offering another carrier is involved. Get us to the table and let the client decide,” she said. Please feel free to reach out to Melissa at Melissa.kwiatkowski@Highmark.com.

Her Sales Executive Team is:

Marc Mccall - marc.mccall@highmark.com

Kara Malley - kara.malley@highmark.com

Cathleen Gerst - cathleen.gerst@highmark.com

Jerry Gaeta - jerome.gaeta@highmark.com

Ashley Dell 'Aquila - ashley.dellaquila@highmark.com



“By aligning specific Sales Executives and Producers, we can deepen the partnerships we have and provide more value to our prospective mutual clients”

— Melissa Kwiatkowski

Connecting Cancer Care & Coverage through the Highmark Cancer Collaborative

Cancer is just one of the health concerns that your clients worry about ... but it's a big one. Though heart disease affects more people, cancer is one of the diseases that they fear the most.* In addition, cancer care is expensive, complex and difficult to manage through a variety of treatments.

Starting now, Highmark members can be completely confident that they have access to the best possible cancer care, coverage and medical research. Highmark and Allegheny Health Network (AHN) Cancer Institute are working together with Johns Hopkins Kimmel Cancer Center.

We are calling this collaboration the [Highmark Cancer Collaborative](#) and it is establishing new standards for cancer care for western Pennsylvania.

How Does This Help My Clients and Their Employees?

The Highmark Cancer Collaborative will benefit any member seeing an oncologist who is part of AHN or a participating independent oncologist. Access and additional costs, if any, will vary according to their specific health plan.

The goal is to make cancer treatment more efficient, effective and cheaper by creating incentives for doctors to follow national standards. Employers will benefit as the collaborative brings down the average cost of cancer treatment while improving safety, care quality and healthy outcomes for employees.

"If doctors follow the guidelines, fewer patients will undergo treatments that don't work for them or that cause unnecessary side effects," said Dr. Ginny Calega, Highmark's vice president of strategic clinical solutions. "By avoiding ineffective treatments, patients could recover quicker and pay less."

Money-Saving, Life-Saving Initiatives

The Highmark Cancer Collaborative is working with doctors and hospitals on a new level on these specific, patient-centered initiatives:

- Customized cancer care guidelines and treatment protocols based on the National Comprehensive Cancer Network
- New decision-making tools that support doctors as they weigh options for patients
- Lower costs for cancer medications through new processes, new partnerships and bulk-purchasing
- Controlling costs for radiation treatment by transitioning to bundled episode-of-care payments
- Access to early-stage clinical trials and second opinions for rare and complex cancers at the Johns Hopkins Kimmel Cancer Center
- More flexibility, providing more choice and convenience for patients' individual needs



For more information, please contact your Highmark Client Manager or visit the [Highmark Cancer Collaborative](#) website and download our Highmark Cancer Collaborative Guide.

* 2011 survey of 1,000 U.S. adults on diseases they fear the most, Metlife Foundation

"If doctors follow the guidelines, fewer patients will undergo treatments that don't work for them or that cause unnecessary side effects"

— Dr. Ginny Calega



Highmark is the most preferred health insurance company in the areas served.¹ Highmark stands behind its members to ensure they get coordinated, effective care and coverage.



Allegheny
Health Network
Cancer Institute

Allegheny Health Network Cancer Institute stands alone as western Pennsylvania's top rated large health system for cancer care quality.*



JOHNS HOPKINS
MEDICINE
KIMMEL CANCER CENTER

Johns Hopkins Kimmel Cancer Center is providing second opinions for people with rare and complex cancers and access to clinical trials.

Highmark News

Tell your clients about...Smile for Health® – Wellness

A Unique Benefit Standard in Most* Blue Edge Dental Plans

Proper dental care is important for everyone. But it can be especially critical for people with chronic health conditions. That's because poor dental care can lead to gum disease, which may make it harder to manage many common medical problems like diabetes, heart disease and rheumatoid arthritis.

A person's mouth contains more than six billion kinds of bacteria. The sticky plaque that builds up on the teeth traps can trap these bacteria near the gums. If not removed through proper dental care, plaque can lead to periodontitis, a form of gum disease that occurs when bacteria invade below the gum line.

These bacteria can then travel throughout the body, negatively impacting certain health conditions. Gum disease has even been linked to low birthweight babies.

That's why most of Highmark's Blue Edge Dental plans include Smile for Health® – Wellness, a unique benefit that provides extra dental care for people with the following chronic conditions:

- Type 2 Diabetes
- Heart Disease
- Oral Cancer
- Rheumatoid Arthritis
- Stroke
- Lupus
- Organ Transplant

Pregnant women are also eligible to receive a similar benefit.

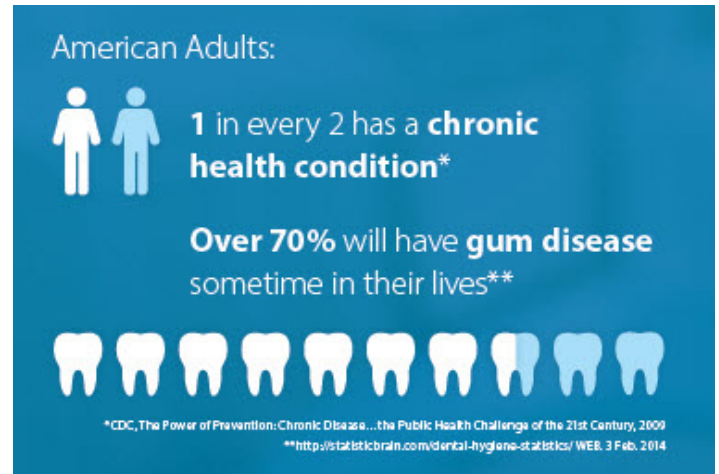
Smile for Health® – Wellness includes:

- One extra periodontal treatment
- Scaling and root planing
- Up to four periodontal surgeries

If your clients don't offer Blue Edge Dental with the Smile for Health® - Wellness benefit, then they may not be giving their employees – especially those with chronic health conditions - the comprehensive dental care they need to be as healthy and productive as possible.

*Available in all Blue Edge Dental plans except certain Value Plans

**Gallup Healthways Well Being Index. Jan 2-Oct. 2 2011



New Blue Edge Dental Sales Toolkits are available on the Producer Portal

Senior Markets

Do Your Highmark Commercial Group Members Have Questions About Medicare?

If you work with Highmark commercial group members who are getting ready for retirement or have already retired, one of their biggest financial concerns will be about their health care coverage.

Did you know Highmark can help you start and grow your Medicare book of business? In collaboration with Highmark, you can host a Retiree Solutions Seminar for your current commercial group members whose employer does not offer group retiree coverage*. Highmark's Retiree Solutions Seminar is designed to educate your commercial group members about Medicare and answer all their important questions.

Highmark's Retiree Solutions Seminar will cover these valuable topics:

- Overview of Medicare
- Prescription drug coverage
- Medicare supplement costs and benefits
- Medicare Advantage plans
- Enrollment essentials
- Next steps

You will have the opportunity to present the Highmark Medicare plan options available to your commercial group members and facilitate their enrollments following the Retiree Solutions Seminar.

*Agents must be trained and certified for Senior Products (Medicare) to sell and receive credit for any Medicare sales.



If you're interested in providing this informative Retiree Solutions Seminar to your clients and assist them with their transition to Medicare, please call Coleen Woeber at 1-412-544-1643 or email at coleen.woeber@highmark.com.

Senior Markets

Realignment in the Senior Markets Sales Department to Maximize Opportunity for Growth

In an effort to provide our producer partners with enhanced support, the Senior Markets Sales team recently restructured to improve channel alignment by implementing a regional approach. This regional structure will allow us to better serve our producers and customers.

The Senior Markets Sales team is led by Britt Travis, Vice President.

Tim Clouse, Senior Markets Sales Director, is responsible for driving sales in Western Pennsylvania and West Virginia across all sales channels.

Marc McMullin, Senior Markets Sales Director, is responsible for driving sales in Central and Northeastern Pennsylvania and Delaware across all sales channels.

Sales Channel Managers, Ashley Richert (Western PA), Beth Binkley (Western PA) and Crystal Kominski (Central PA/ NEPA), are responsible for driving sales, agent engagement and training, and oversight of the agencies, agents and retiree exchanges.

Danielle Willson, Senior Markets Sales Support and Operations Manager, is responsible for managing essential operational functions such as sales reporting, compliance oversight, agent training and lead management.

Tricia Smail, Tyler Benjamin, Stephen Zemba and Ashley Connor, Sales Support Analysts, complete the newly created Sales Support Team. This team is responsible for all sales support functions including internal and external sales reporting, complaint investigation and monitoring, and event scheduling.

Please continue to reach out to your General Agency or FMO with the following types of questions/issues:

- Enrollment Kit Ordering
- Producer Portal Login Issues
- Agent and Agency Code Lookups
- Verifying Agent of Record
- Gorman Training
- General Questions

General Agencies can send specific questions or issues to the Sales Support general mailbox at highmarkseniormarkets@highmark.com.



As an additional agent resource, Highmark provides access to the Producer Hotline. Representatives are available to answer benefit, enrollment and generic claims questions Monday through Friday from 8 a.m. to 5 pm. and can be reached at 1-800-652-9459.

The Medicare Annual Enrollment Period will Be Here Before You Know it!



Make sure to look for training and certification information to be released in mid-July so that you can complete all the requirements in time to start selling on Saturday, October 15th .

Highmark will be offering annual product rollout meetings across Pennsylvania. More information coming soon to learn more about:

- Community Blue Medicare HMO expansion
- Additional value adds
- Lower copays on prescription drugs

Be sure to keep an eye out for your invitation, coming soon.

Producer Hotline

The Producer Hotline is Here to Help How to Get the Most Out of Your Call

The Producer Hotline is available to assist producers Monday through Friday, 8 a.m. to 5 p.m. on a variety of member and portal topics including, eligibility of a specific procedure, medical policy questions, application status and more. To provide greater service, seven new producer Customer Service Advocates (CSAs) have been trained and added to the Producer Hotline team, with plans to add at least two more in August. In addition, all of the producer CSAs are being trained on web portal issues. All calls will be handled in the producer unit which eliminates the need to be transferred to another department.

Using the Producer Hotline

The Producer Hotline is an excellent resource for producers to call or email when they have certain questions.

To have inquiries resolved in a timely manner, review this [reference guide](#) that outlines best practices for using the hotline, such as:

- What kind of questions the hotline can help answer
- What information you need to be ready to provide about your customer
- How to send an effective email to the producer hotline for a quick response

Please keep in mind that the Producer Hotline cannot answer spending-account questions. When you call the Producer Hotline, mention right away if you have question about spending accounts and the representative will route you to the appropriate person for that topic.

The Producer Hotline is for producers only. Clients and members should not call this number, nor should producers call with members on the line. For member-specific claim questions, producers should contact the number on the back of their member's ID card and have the member on the phone with them.

For non-Producer Hotline questions, we are ready to assist you. For question about...

Commission?

Email ChannelCompensationWest@highmark.com

Onboarding?

Email DistributionAdminOnboardingWest@highmark.com

Supplemental products?

Contact Group Membership & Enrollment for group enrollment inquiries at 1-866-763-9469

Davis Vision benefit and claim questions?

Call Davis Vision's customer service department at 1-800-223-4795

United Concordia benefit and claim questions?

Call United Concordia's customer service department at 1-800-332-0366

Blue Edge Dental benefit and claim questions?

Call Blue Edge Dental's customer service department at 1-866-568-6008

Contact the Producer Hotline at:

- Under 65 & Small Group: 1-866-602-1248
- Senior Markets (over 65): 1-800-652-9459
- Email: prodem@highmark.com

Distribution Administration

Cara Fletcher joins the Distribution Channel Engagement Team

Since our last issue of Channel Insights, Cara Fletcher has joined Distribution Channel Engagement as a Senior Communications Analyst. Cara comes to us with experience as a Highmark Member Outreach Analyst and a Highmark Retail Store Associate. Her experience with Highmark products, working with sales, Producers, customers and members helped to prepare her for

this role. She holds an MS degree in Organizational Leadership and a BS degree in Integrated Marketing. Cara has hit the ground running and has been sending your alerts and put this issue of Channel Insights together. We are happy to have her on our team.

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- Cara Fletcher** Senior Communications Analyst

*Look for more exciting news to help grow your
Highmark book of business in our next edition!*

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Blue Edge Dental is a service marks of the Blue Cross and Blue Shield Association.

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