Which Plan for my Prospect?

Clay Peek | PEEK PERFORMANCE INC
peektraining.com
877.612.7317



PEEK
PERFORMANCE

Health Sales Philosophy

Our Philosophy

We *intentionally* choose to market:

The Most **Comprehensive** and **Permanent** health plan/program that our prospects can **qualify for** and **afford.**



Our Philosophy

You can choose to be a:

- **Sales Wolf** - I'm going to make the most profitable sale possible, regardless of the impact on my client.

  …or a…

- **Sheep Dog** – I'm going to do the best that I can to benefit my client and meet their needs given their specific circumstances.

What's at Stake

[redacted]

RETURN SERVICE REQUESTED

Patient Name [redacted]

Please write your account number on your check.
Make check payable to [redacted]

[redacted]

CHECK CARD USING FOR PAYMENT

MASTERCARD DISCOVER VISA AMERICAN EXPRESS

CARD NUMBER | SECURITY CODE

SIGNATURE | EXP. DATE

DUE DATE	STATEMENT DATE	ACCT. #
[redacted]	[redacted]	[redacted]

AMOUNT DUE
Insurance Pending

SHOW AMOUNT PAID HERE $

[redacted]

[redacted]

[redacted]

Check box if above address is incorrect and indicate change(s) on reverse side.

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

Your Statement

Thank you for choosing [redacted]. This statement reflects a summary of charges from your visit. THIS IS NOT A BILL.

If other medical providers or physicians helped in your care, you will receive additional bills from them. Please check the information below. If your insurance is not listed below or is incorrect, please contact us IMMEDIATELY.

Account Summary

Statement Date	[redacted]
Date of Service	[redacted]
Account Number	[redacted]
Type of Service	Infusion Recurring visit
Total Charges	84,283.20
Primary Insurance Payments Received	0.00
Secondary Insurance Payments Received	0.00
Patient Payments Received	0.00
Adjustment	0.00
This is your balance	**Insurance Pending**

Contact Us

Please call the HOSPITAL Customer Service Department at [redacted] weekdays between the hours of 8:30 am and 4:30 pm. When inquiring about this account or when informing us of changes to personal information (insurance coverage, address, etc.), please indicate the Patient Account Number and Date of Service.

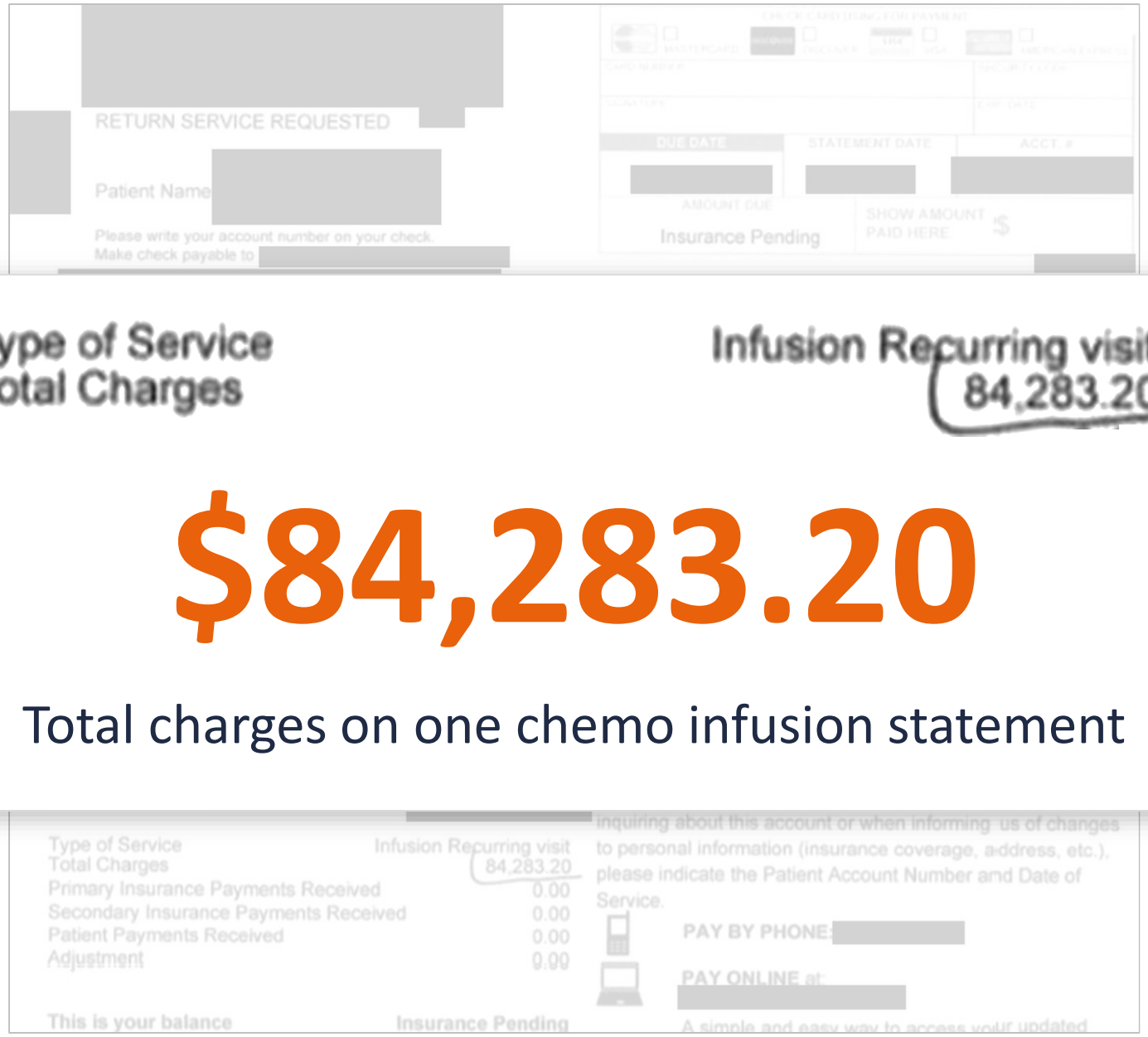
PAY BY PHONE: [redacted]

PAY ONLINE at: [redacted]

A simple and easy way to access your updated

2017 hospital statement, before insurance paid. Identifying details removed.

What's at Stake



$84,283.20

Total charges on one chemo infusion statement

2017 hospital statement, before insurance paid. Identifying details removed.

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6 Types of Health Options

6 PPI Health Options

- **ACA** – GI, Comprehensive, No Pre-ex, requires an OEP or SEP/**ICHRA** to enroll. 90 -%+ of our clients get a "subsidy/premium tax credit."
- **Do a Group *Referral* (CPEO)** – Comprehensive, ER sponsored, usually less expensive than current ER group health plan, agents paid on 100% of employees. Ask for **50%** of the commission, settle for **25%**
- **Specified Disease** (add a Hospital Indemnity/Accident) **Med Mutual, UHO, Man Life, Allstate. Presidio+**
- **STM** – Moderate cost, temporary in nature, healthy prospect. U/W (or GI - least benefit option) not permanent. (**National General/ UHO,** etc.)
- **Medical Cost Sharing/Sedera** - A membership-based organization that shares medical expenses. An affordable and high-value alternative for individuals and groups committed to a healthy lifestyle. All accepted
- **ERISA Based** health programs. Targets those who are reasonably healthy, over 45. Underwritten. Large PPO. **PSM**

    - Stand alone **Limited Benefit Hospital Indemnity** Plans are **not** an option as primary coverage. ***Prove me wrong.***

*** Market the most comprehensive, most permanent health program they can qualify for and afford.**

Competitor Health Options

Most of the agents engaging in the "*High Income*" "*Self Employed*" "*Private Insurance*" market will lead with:

1. **Hospital Indemnity** plans. They'll often add Critical Illness, Accident, Cancer Heart & Stroke or a Specified Disease policy. Fewer seem to lead with the SD as the lead product (which is a better choice).
2. **Short Term Medical** with additional ancillary products

Primary HI plan Carriers are:

PALIC/Philadelphia American Life Insurance Co

Manhattan Life

United Health One

US Health (Captive Agents) *Freedom Life, National Foundation Life, Enterprise Life*

And there are several smaller underwriting companies

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Posts Hundreds of hours of training Webinars

Choose the ***ACA/U65 Health*** tab:

- See **“Step 3** on the ***ACA/U65 Health*** tab for “**ACA University**” and a ton of basic sales and marketing training. Open access to *all* agents
  - All the **“Non-ACA”** options are displayed and taught on **Step 3**
- See **“Step 4”** for **“Health Insurance University”** (Access to Step 4 requires contracting w PPI/for ACA or for Non-ACA plans)

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“Screening” for Product Fit

Today – Which Plan for Which Client?

- I’m gonna: tell you *what I’m going to tell you*
- Next, I’m going to tell you
- Then I’m going to *tell you what I told you*.

Simple, right?

(This outline derived from the “*Department of Redundancy Department*”)



Identify your Client

Who are you looking for?

- You're looking for the "**Individual**" health prospect that *doesn't* have an option to purchase affordable health care at work.
- You're looking for the "**Self Employed/Small Business**" person
- You're looking for employers who ***don't*** offer a **group health plan**
- You're looking for employer groups who ***do*** have a group plan but it's too **expensive** for the employer to sustain
- You're looking for the spouse/children of an employee who is on a group employer plan, but the "**dependent" cost is too expensive**



Screen the Environment

- Determine whether they are a candidate for an *"Individual"* or a *"Employer/Group"* plan.
  - If a business has less than 50 employees needs a solution for the Employer *and their* **Employees** … individual plans *may* work, Target groups sized 2-20!
  - If the group has more than 50 EE's, the employer *must* provide an "affordable" Qualified Health Plan/QHP either as a "Group" plan or an ICHRA/Choice ACA option.

    How do I determine if a less than 50 EE employer is a better candidate for ***"Individual"*** *or* ***"Group?"*** Get the **EE *income***!

    The higher the EE income, the *more likely* you need a "true group" or ICHRA/Choice solution!

    If lower income, *use the tax credit* to write ACA "On Exchange"



Screen the "Individual"

- Identify their current plan/coverage, if any. Is it an employer/Group or "Individual"?
- Determine income. If **APTC eligible** or in **poor health**, do ACA.
- If not an ACA plan, ***get and read*** *their current policy*!
- What does it cover? (If not ACA, *explain* what does it NOT cover!)
- Are there $ limitations to covered benefits? *Show* them.
- What does it cost? (*Premium* for individual and dependents)
- What is the deductible, coinsurance, copay = *Max Out of Pocket*?
  - If it's a limited plan – there is **no** Max Out of Pocket!
- If a business owner, do they have *a few **EE's** that may need help*?
- If prospect is an EE – do they have *colleagues at work* who need your help?

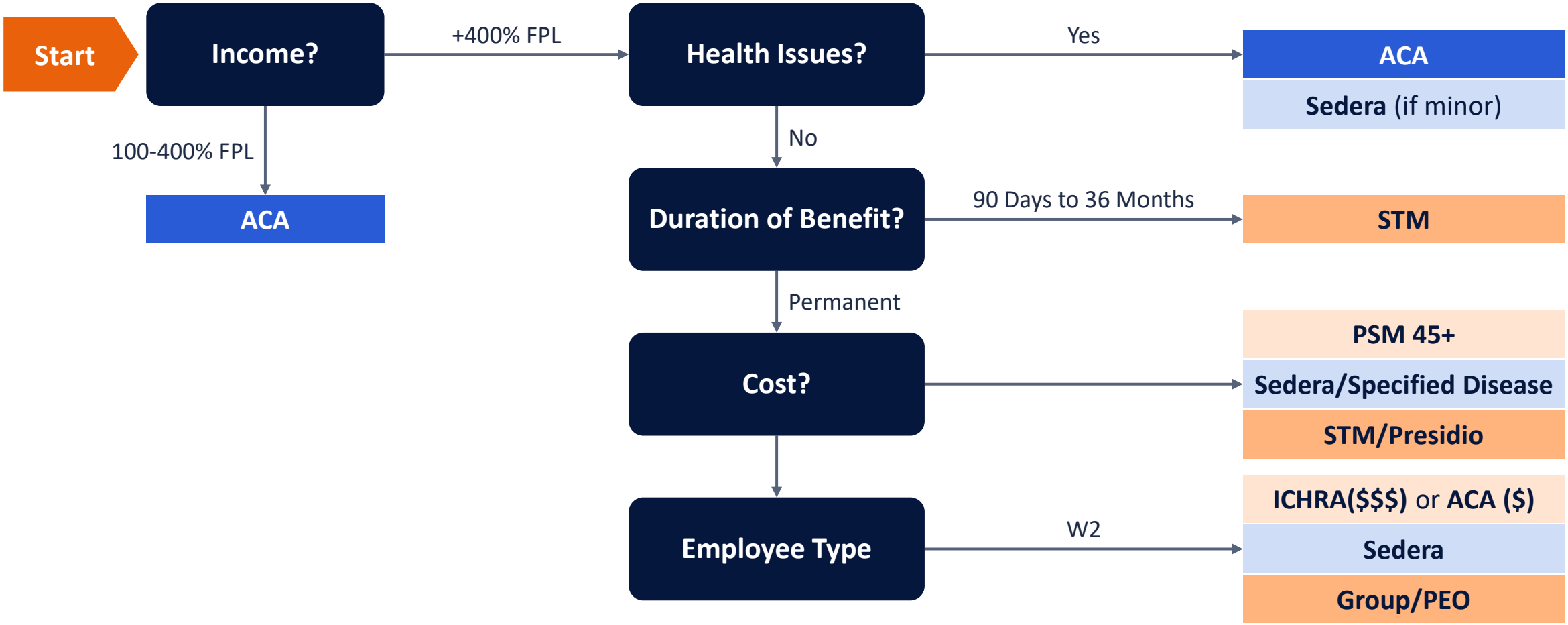
Screen for “Individuals”

Learn about the client:

- What is their **income** (100-400% FPL or Higher?)
- What are their **age** & **health** conditions
- What **RX** do you take (and **how much** do they cost, retail?)
- Tell me about your **dependents** (ask the same questions)
- **W-2 or 1099**
- **Temporary** or Permanent need?

Options to Evaluate for Individuals

Assume under 65, Individual, Individual and Spouse, or Family

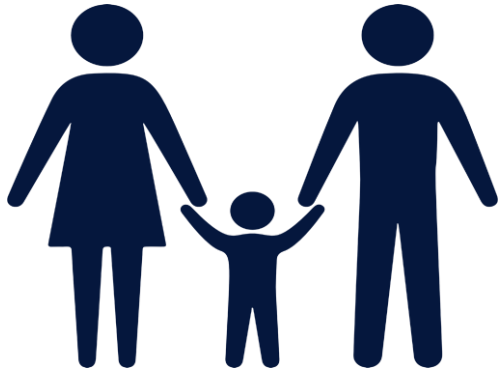


“The *Separate* Strategy" Ex. Individual

Assume Adult Age 35, Family, + 400% FPL (No Tax Credit)

OPTION A: SAME

Dad & Mom (35) & 2 Kids



ACA

(Silver – ATL, GA)

TOTAL: $1927 / mo.

OPTION B: SEPARATE

Mom & Kids (Healthy)



Sedera

$503 / mo.

(1500 IUA)

Dad (Health Issues)



ACA

$567 / mo.

(Silver)

TOTAL: $1070 / mo.

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$avings $trategies:

1. Raise the deductible!

   Better a $12,000+ out of pocket, than a $1m claim unpaid

2. Add a "**HI Select**" ($10k) from Man Life

   It's underwritten, so not everyone is eligible

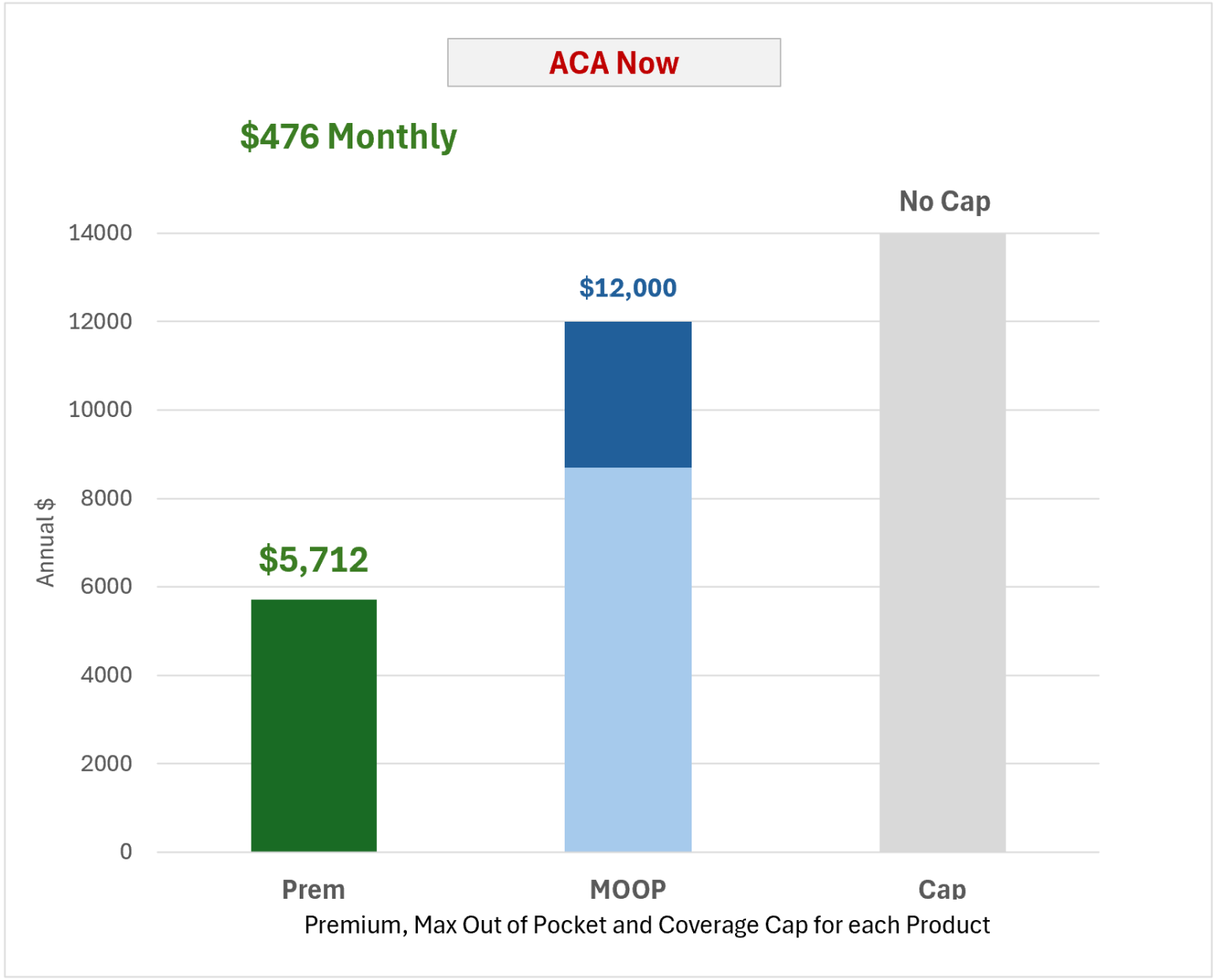
3. Use an ***HSA*** to help those just over the "Subsidy Cliff" (about $9000/yr. for a family)

Product Details Used in each Case

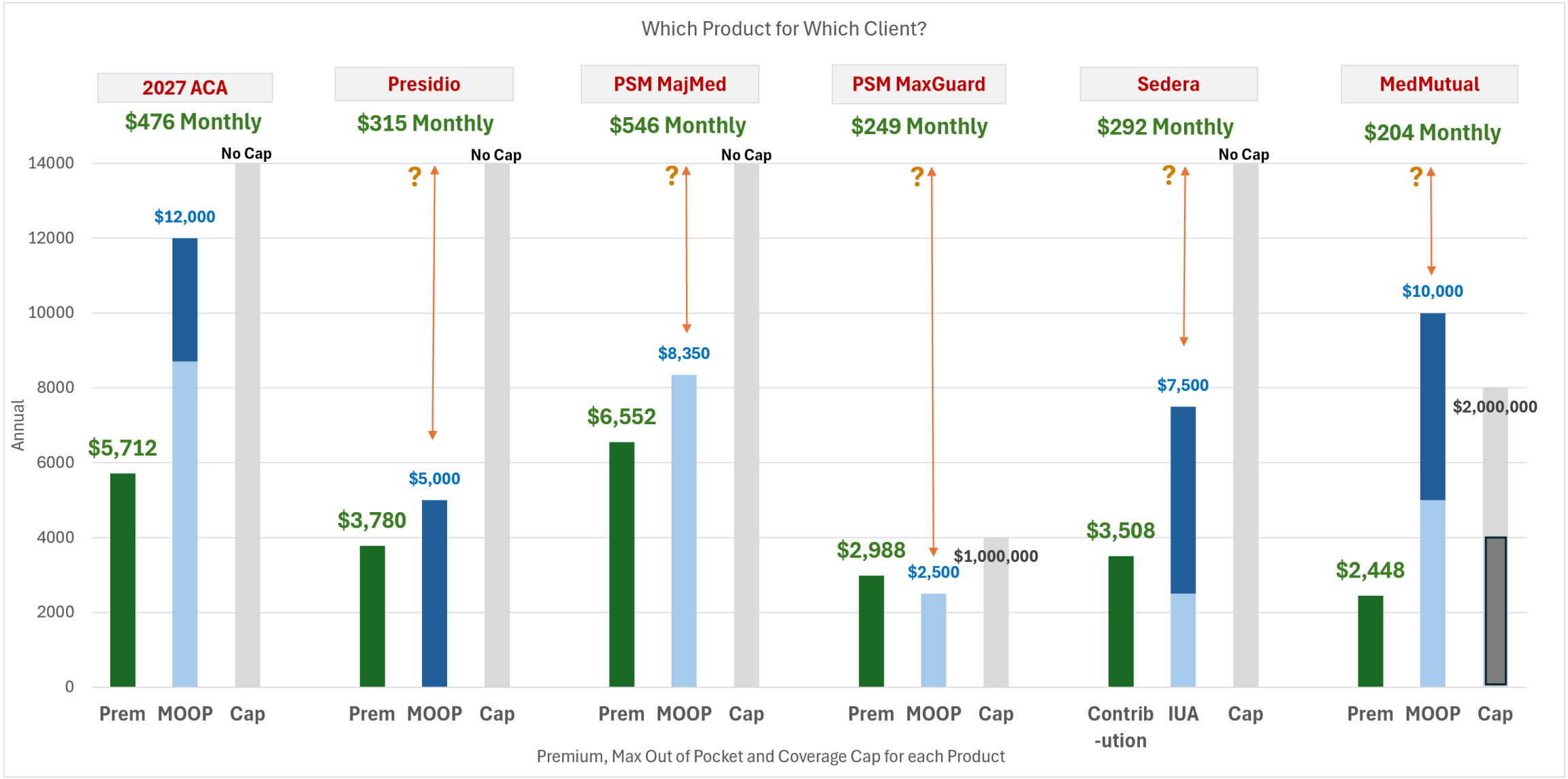
Case 1	**Single Male, Age 44, $65k Income, Healthy, Texas-78201**				
2027 ACA	**Presidio**	**PSM MajMed**	**PSM MaxGuard**	**Sedera**	**MedMutual**
Lowest cost Bronze					
Antidote Bronze	Fortress 2.5k	8350 Aetna	2500 First Health	Tru-Essentials 2500 IUA	SD/Acc/Hosp Ind. $1M for SD, $1m for Acc. HI - 5M lifetime max, $250k/HI benefit period max. OP Max $5k
Case 2	**Couple, Age 57, $90k HH Income, Healthy, North Augusta South Carolina 29860**				
2027 ACA	**PSM MajMed**	**PSM MaxGuard**	**Sedera**	**UHOne STM**	**MedMutual**
Lowest cost Bronze					
BCBS SC Bronze	8350 Aetna	5000 Family Aetna	Tru Essentials 5000 IUA	Copay Select Max Golden Rule	SD/Acc/Hosp Ind. $1M for SD, $1m for Acc. HI - 5M lifetime max, $250k/HI benefit period max. OP Max $5k
Case 3	**Family w 2 children (10&12), Age 41, $150k HH Income, Healthy, North Augusta South Carolina 29860**				
2027 ACA	**PSM MajMed**	**PSM MaxGuard**	**Sedera**	**UHOne STM**	**MedMutual**
Lowest cost Bronze					
BCBS SC Bronze	8350 Aetna	5000 Family Aetna	Tru Essentials 5000 IUA	TriTerm Value 70/30 Golden Rule	SD/Acc/Hosp Ind. $1M for SD, $1m for Acc. HI - 5M lifetime max, $250k/HI benefit period max. OP Max $5k

Source: [Which Product 261106 1626.xlsx]Products

Case: Single Male, Age 44, $65k Income, Healthy, Texas-78201



Case: Single Male, Age 44, $65k Income, Healthy, Texas-78201



PSM Max Guard - Out of Pocket Max estimated. Unknown total due to copays. $2500 Individual, $5000 Family.

PSM Max Guard - Benefit cap is $1m per year, $5m lifetime.

Med Mutual: $5000 MOOP on accident, $5000 MOOP on specified disease.

Med Mutual: $1M MOOP on accident, $1M MOOP on specified disease.

⟷ **For all but ACA**: There are limitations for drug costs, physicals/wellness, mental health, and other health conditions. See plans for terms.

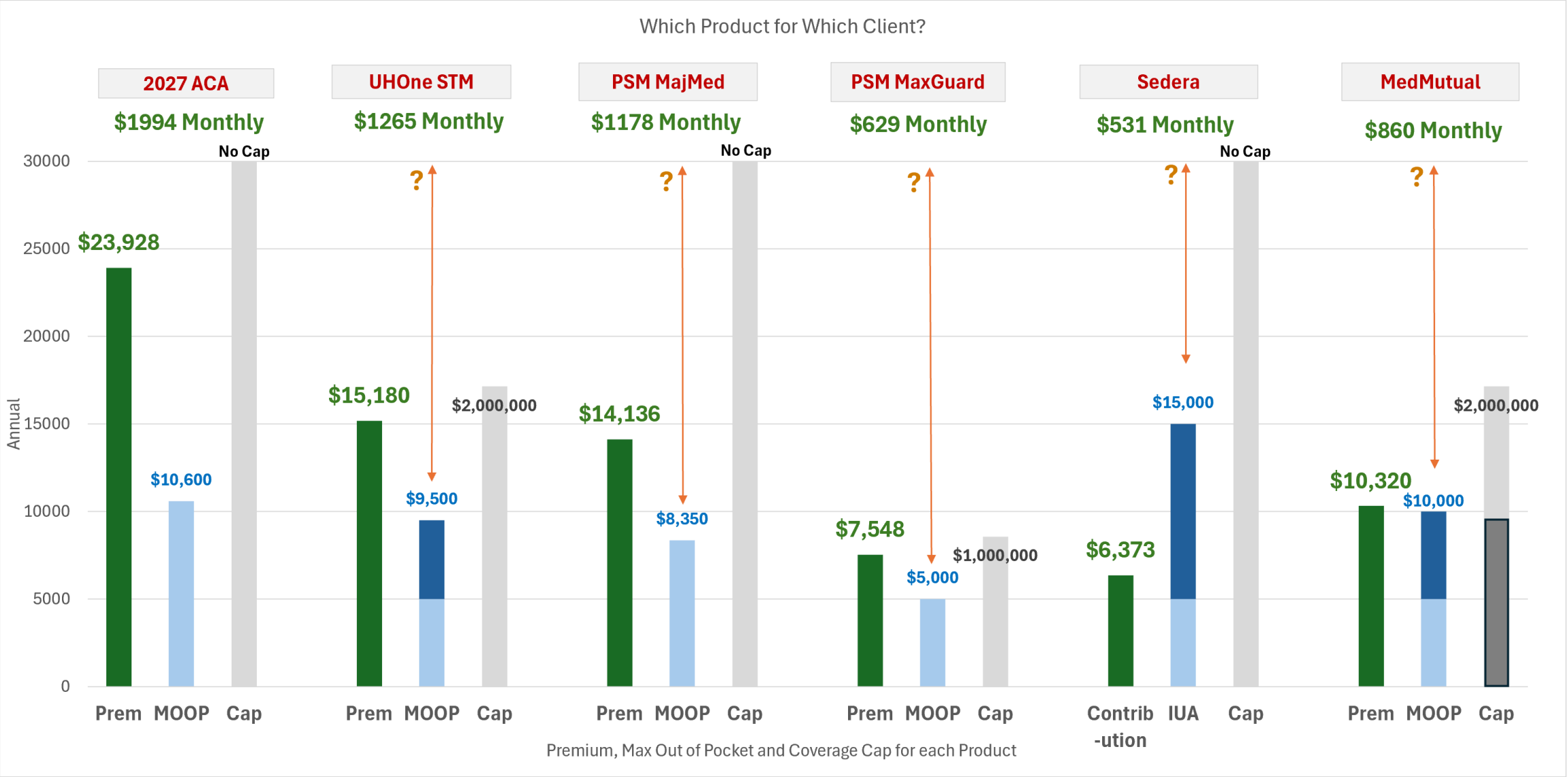
Sedera Disclaimer: "Sedera is not insurance. Participation is voluntary and sharing is not guaranteed. " Assumes 3 IUAs (Initial Unshared Amount) per year.

Source: [Which Product 261106 1626.xlsx]Case 1

Case: Couple, Age 57, $90k HH Income, Healthy, North Augusta South Carolina 29860



Case: Couple, Age 57, $90k HH Income, Healthy, North Augusta South Carolina 29860



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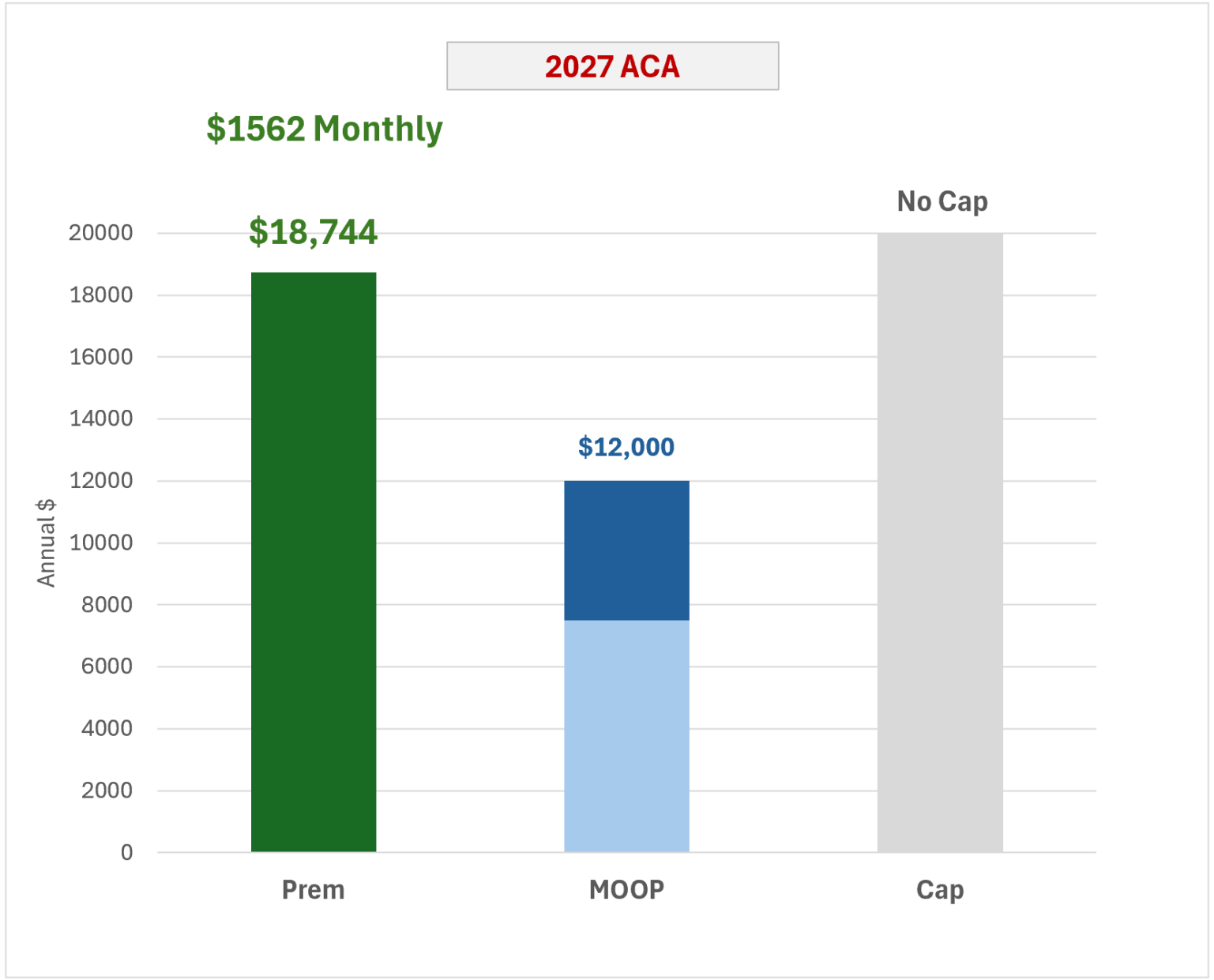
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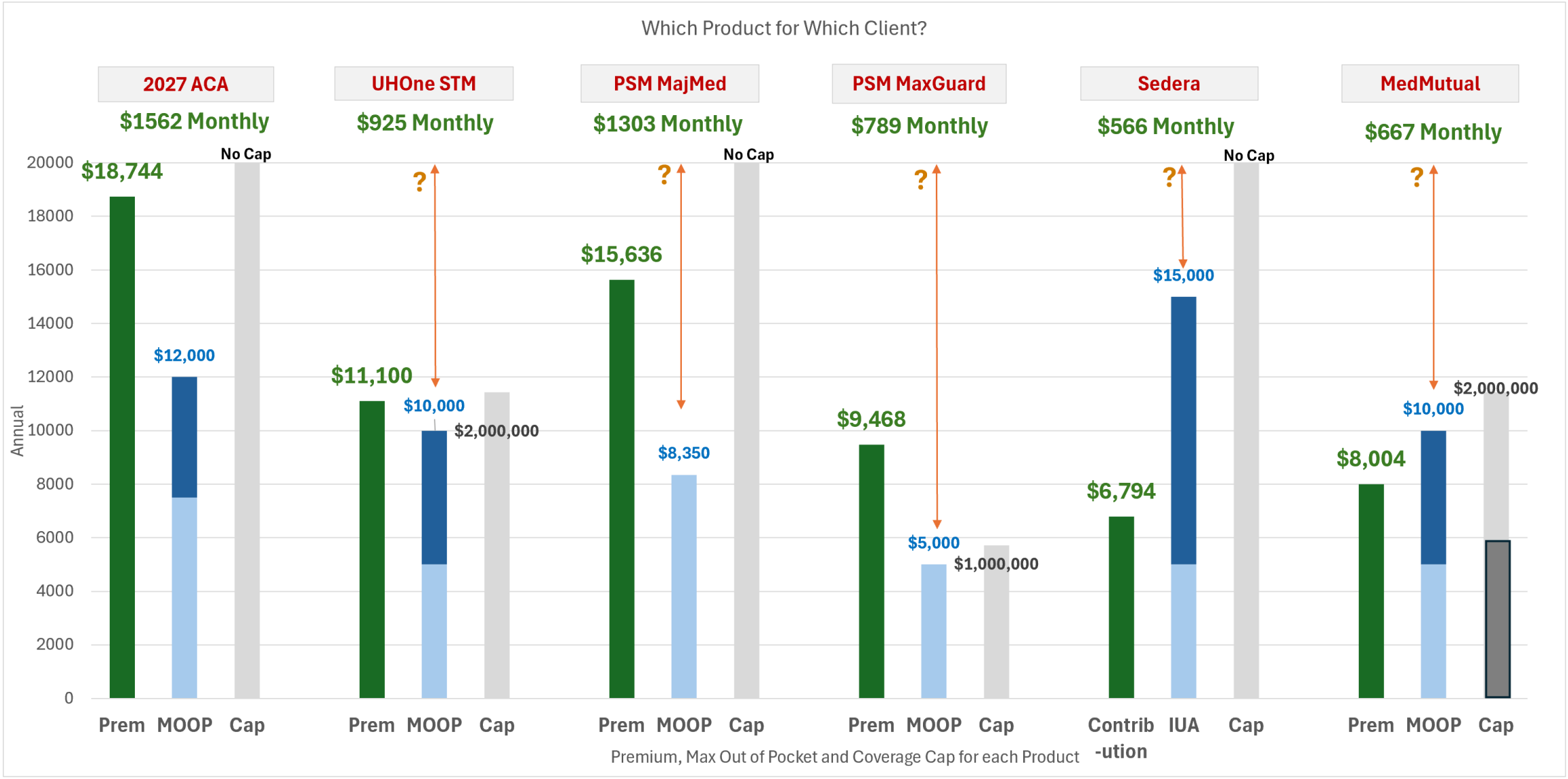
Sedera Disclaimer: "Sedera is not insurance. Participation is voluntary and sharing is not guaranteed. " Assumes 3 IUAs (Initial Unshared Amount) per year.

Source: [Which Product 261106 1626.xlsx]Case 2

Case: Family w 2 children (10&12), Age 41, $150k HH Income, Healthy, North Augusta South Carolina 29860



Case: Family w 2 children (10&12), Age 41, $150k HH Income, Healthy, North Augusta South Carolina 29860



PSM Max Guard - Out of Pocket Max estimated. Unknown total due to copays. $2500 Individual, $5000 Family.

PSM Max Guard - Benefit cap is $1m per year, $5m lifetime.

Med Mutual: $5000 MOOP on accident, $5000 MOOP on specified disease.

Med Mutual: $1M MOOP on accident, $1M MOOP on specified disease.

↔ **For all but ACA**: There are limitations for drug costs, physicals/wellness, mental health, and other health conditions. See plans for terms.

Sedera Disclaimer: "Sedera is not insurance. Participation is voluntary and sharing is not guaranteed. " Assumes 3 IUAs (Initial Unshared Amount) per year.

Source: [Which Product 261106 1626.xlsx]Case 3

Screen for Small Businesses/ER Group

- What do they have now? (Nothing, MEC, HI, MCS, ACA Individual, True Group)
- What does it cover? (Review Summary of Benefits)
- Get “Out of Pocket” costs
- What is total actual premium cost per Employee? Dependent(s)?
  - What **contribution** is the ER making to EE, Spouse, Children, etc.
- Number of full time vs. part-time employees?
- EE income
- Remember, only a QHP can be a ***pre-tax savings***. ACA/ICHRA or True Group plan

*Assume employees are under 65, Business **with less than 50** persons.*

Screen for ER/EE's

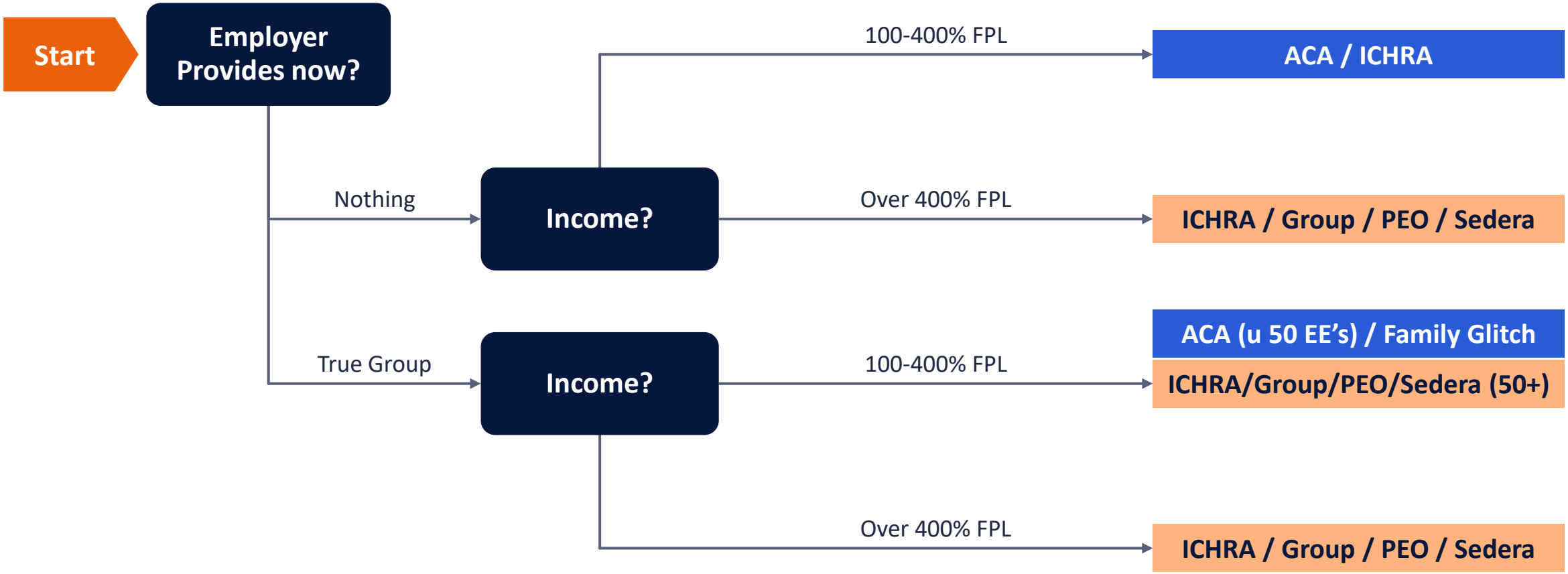
Learn about *the employees in that group*:

- What are their ages, health conditions, tobacco usage
- Household Income
- What RX do you take
- Tell me about your dependents (same questions)
- Are you using ER group plan for dependents?
  - If not, what coverage, if anything?

Assume employees are under 65, Business with less than 50 persons.
*** Market the most comprehensive, most permanent health program they can qualify for and afford**

Options to Evaluate for Businesses

Assume employees are under 65, and less than 50 employees.

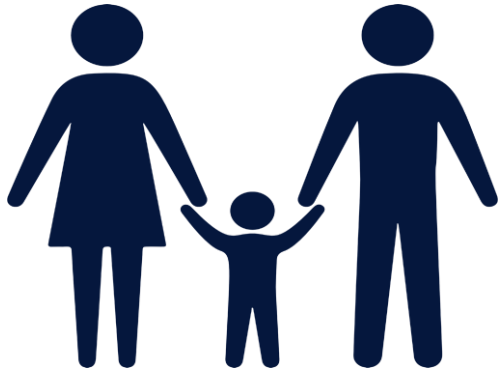


The *Separate* Strategy Ex. Business

Assume Adult Age 45, Family, + 400% FPL (No tax credit)

OPTION A: SAME Plan

Dad, Mom (45) & 2 Kids



Group/ PEO

E-$750 | S-$750 | C-$400

TOTAL Cost: $1900 / mo.

OPTION B: SEPARATE

Mom & Kids (Healthy)



Sedera

$519 / mo.

(1500 IUA)

Dad (Health Issues)



Group/ PEO

$750 / mo.

TOTAL: $1269 / mo.

The Separate Strategy: Apply ER funds

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME Plan

***Employer* Pays**

$750 x 75% = **$562.50**

Employee Pays

$187.50 + $750(sp) + $400 (ch) = **$1337.50**

Group/ PEO

E-$750 | S-$750 | C-$400 = $1900

TOTAL: $1337.50 / EE cost

OPTION B: SEPARATE

***Employer* Pays**

$750 x 75% = **$562.50**

Employee Pays

$187.50 + $519 Dependents/Sedera = **$706.50**

Sedera	Group/ PEO
$519 / mo. (1500 IUA)	**$750 / mo.**

TOTAL: $706.50 / EE cost

Peek Performance Makes it Easy to Start



PeekTraining.com

This is a training tool that you can use for yourself and your agents! How to get started, basic training for rookies and deep dive training for advanced markets.



Agent Care Team

We have an entire team dedicated to making sure you and your team are taken care of. Once you decide to join Peek Performance, you will be assigned an ACT member to support you.

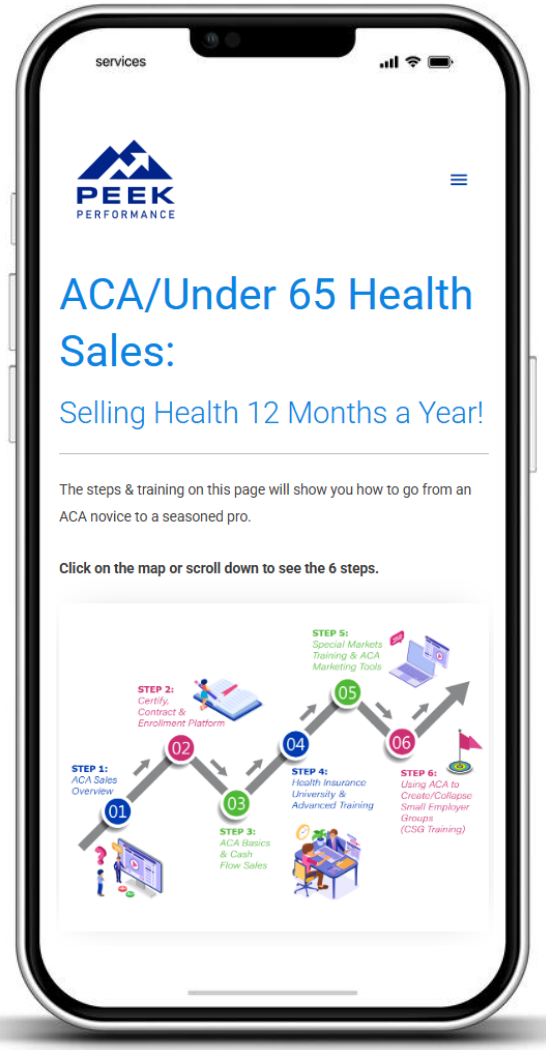


Support

We want Agency Owners to be out selling and recruiting, NOT worried about technical details like commissions, certification, and contracting etc. That stuff slows you down. Let our team help! We've been doing it for almost 30 years and we're VERY good at it.

PeekTraining.com

- ✓ **ACA/Under 65 Health** Sales (Tab)
- ✓ *ACA Prep Class* (Step 2a): “Step by Step” instructions on how to
  - **Certify** (see map on next slide)
  - **Appoint**/Contract/New Carriers
  - **Set up Enrollment** Platform
  - **Compliance** and **Enrollment** Training
- ✓ Intro ACA Training (Step 3)
- ✓ Advanced Training (Steps 4, 5 & 6)



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Choose the ***ACA/U65 Health*** tab:

- See **"Step 3** on the ***ACA/U65 Health*** tab for "**ACA University"** and a ton of basic sales and marketing training. Open access to *all* agents
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Next Steps

To request contracts:

Scan and complete this Contract Request link. If you'd like to talk to someone before you fill it out, call the agent hotline and we're glad to help!

- 877-612-7317 / Agent Hotline
- PeekTraining.com

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Questions?

Peektraining.com

Agency Care Team Hotline:

(877) 612-7317

Office/Admin Team:

(864) 228-2635

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