

A Member Benefit of:  
**STATE BAR *of* TEXAS**  
Texas Bar Private Insurance Exchange

# 2017 HEALTH INSURANCE OPEN ENROLLMENT

## PRESENTED BY:

Texas Member Benefits

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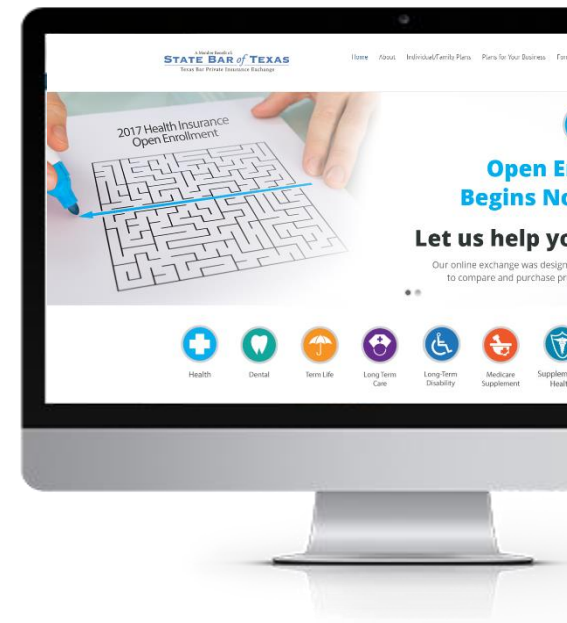
Nicklaus A Trefry, COO

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# WHAT IS THE TEXAS BAR PRIVATE INSURANCE EXCHANGE?

- **Easy to navigate exchange to compare and purchase insurance products**
- **A program to assist members with healthcare reform and increasing demand for assistance with health insurance decisions**



# WHO WE HELP



## Individuals

- Members
- Dependents (Spouses/Domestic Partners/Children)
- Employees of Members
- Students
- Association Staff



## Employer Groups

- Solo Practitioner
- Small/Mid Employers
- Large Employers

# WHAT BENEFITS ARE AVAILABLE ON THE EXCHANGE?



Health



Long-term Disability



Long-term Care



Dental



Term Life



Accidental Death



Vision



Travel Program



Medicare Supplement



Lifelock



Wellness Program



Supplemental Health



Employer Group



Pet Insurance



Telehealth

# WITH THE EXCHANGE: GET MORE HEALTH PLAN CHOICES



# SCHEDULED 2017 OPEN ENROLLMENT DATES

**November 1, 2016**  
through  
**January 31, 2017**



**If you need coverage before next open enrollment,**  
check with the private exchange to see if you qualify for a special  
enrollment period.

# WHAT'S NEW FOR 2017

- Online Consultation Scheduling
- Chubb Supplemental Health
- HR Tools
- Small Group Health Instant Quoting
- New Group Plan Options (self-funding)



## Your Employees

Click in the boxes under Relationship, Birthdate, and Gender (*First Name & Last Name are optional*) and fill in that information for the employees and dependents you want to allow to purchase coverage through the Small Business Employer Group Exchange. When you are listing a dependent of an employee, the information for each dependent you are offering coverage to should be listed in the line directly below the information for that employee. This will allow the system to create a more accurate estimate for your company.

To make this process easy, you can paste data into the form below from a Microsoft Excel spreadsheet instead of using the drop down for each box. To Paste: Press down the CTRL key with one finger and hold it down, then press the letter V with another finger, and then let both go. CTRL-V is the Paste shortcut key combination.

### Tell us who you would offer medical insurance coverage to

	Relationship	First Name	Last Name	Birthdate	Gender
1	Employee ▾	Michael	Scott	1/1/1960 ▾	Male ▾
2	Employee ▾	Jim	Halpert	1/1/1965 ▾	Male ▾
3	Employee ▾	Pam	Beasley	1/1/1970 ▾	Female ▾
4	Employee ▾	Andy	Bernard	1/1/1975 ▾	Male ▾
5	Employee ▾	Stanley	Hudson	1/1/1980 ▾	Male ▾
6	Employee ▾	Dwight	Schrute	1/1/1985 ▾	Male ▾
7	Employee ▾	Phyllis	Vance	1/1/1990 ▾	Female ▾
8	▾			▾	▾

[Save >](#)



# Aetna Small Group Medical

[view employee premiums >](#)

Projected monthly group premiums

\$2,904.96  
MIN

\$4,387.70  
MAX



Customize your Aetna Small Group Medical bundle by selecting up to five different Aetna plans. If you select this option, your employees will be able to select any of the plans offered in the bundle that they feel will best meet their coverage needs.

Show less detail

**TX Bronze EPO 5500 100% HSA**

Aetna Rx Maternity EPO Bronze HSA

DEDUCTIBLE:      OUT-OF-POCKET MAX:      CO-INSURANCE: 0%

Individual: \$5,500      Individual: \$6,450

Family: \$11,000      Family: \$12,900

[view plan details >](#)

Compare Plan

**TX Bronze EPO 6350 100%**

Aetna Rx Maternity EPO Bronze

DEDUCTIBLE:      OUT-OF-POCKET MAX:      CO-INSURANCE: 0%

Individual: \$6,350      Individual: \$6,850

Family: \$12,700      Family: \$13,700

[view plan details >](#)

Compare Plan

**TX Gold EPO 1000 80% \***

Aetna Rx Maternity EPO Gold

DEDUCTIBLE:      OUT-OF-POCKET MAX:      CO-INSURANCE: 0%

Individual: \$1,000      Individual: \$3,800

Family: \$2,000      Family: \$7,600

[view plan details >](#)

Compare Plan

**TX Gold EPO 1500 80%**

Aetna Rx Maternity EPO Gold

DEDUCTIBLE:      OUT-OF-POCKET MAX:      CO-INSURANCE: 20%

Individual: \$1,500      Individual: \$3,800

Family: \$3,000      Family: \$7,600

[view plan details >](#)

Compare Plan

**TX Silver EPO 2000 70% Basic**

Aetna Rx Maternity EPO Silver

[view plan details >](#)

Compare Plan

# INDIVIDUAL - HEALTH MARKET CHANGES



Insurers have continued to leave the Federal Marketplace or significantly raise rates to compensate for financial losses

- Members receiving more medical care than anticipated
- Providers raising their prices
- Discontinuation of the federal ACA Reinsurance Program
- Insurance Carriers leaving Federal Exchange

# INDIVIDUAL - IMPORTANT UPDATES



Will limit their EPO offering to 1 bronze plan



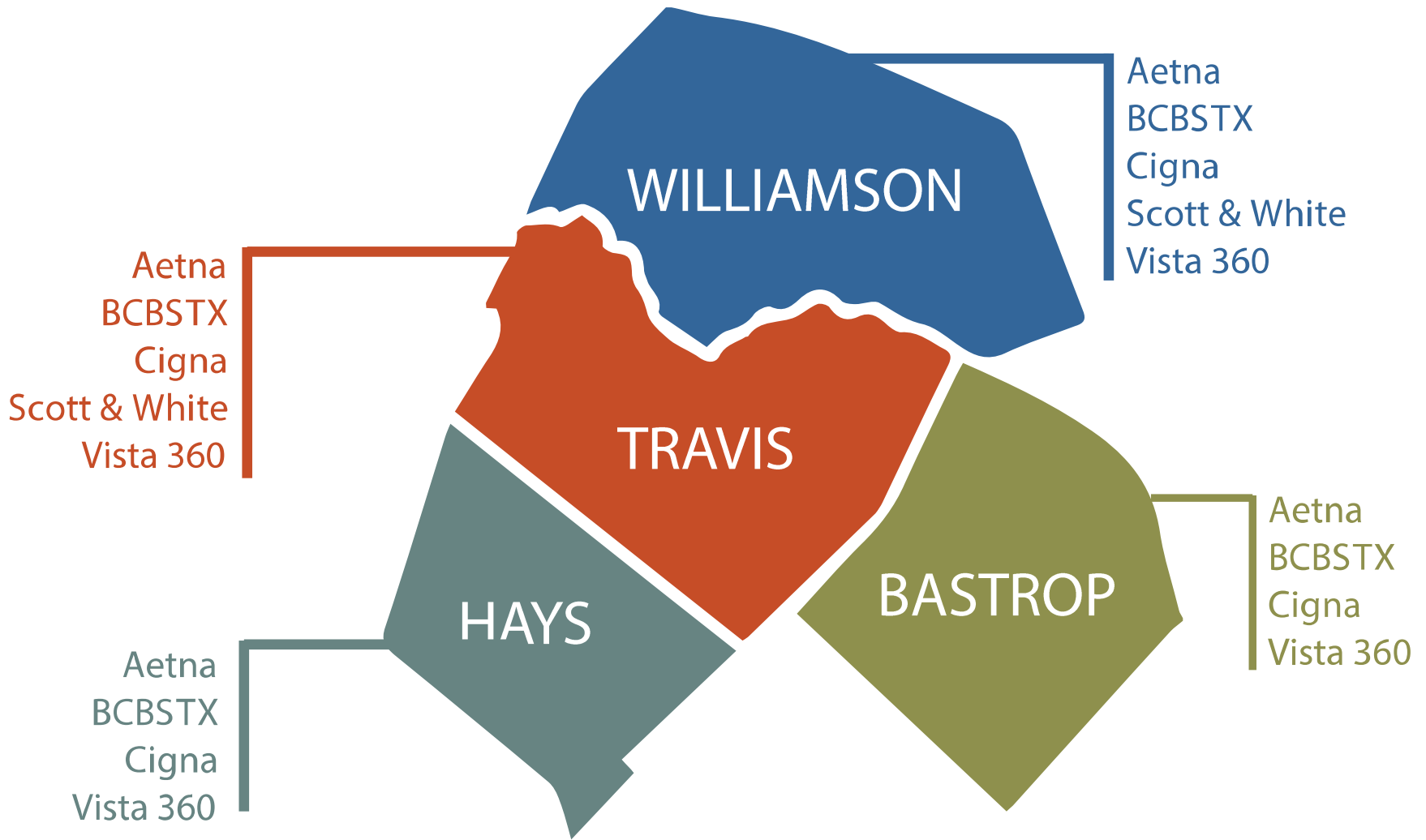
Will limit their PPO and HMO offerings to only bronze plans



Leaving the Individual Market and will no longer offer any plans in 2017



New local Austin HMO option.



*\* Final plan availability and number of available plans is still pending*

# INDIVIDUAL – TRAVIS & SURROUNDING COUNTIES

COMPANY NAME	PRODUCT TYPE	# OF PLANS
Aetna	TX EPO	4
Scott and White Health Plan	HMO	1-2
Scott and White Health Plan	PPO	1-2
Blue Cross Blue Shield of Texas	BlueAdvantage	7
Blue Cross Blue Shield of Texas	BlueAdvantage Plus	4
Cigna	LocalPlus EPO	1
Vista 360 Health	Austin HMO	9

*\* Final plan availability and number of available plans is subject to change*

# LEARN MORE

[www.memberbenefits.com/texasbar](http://www.memberbenefits.com/texasbar)

