

COSE Health And Wellness Trust (MEWA)

2019

MEWA Background

H.B. 64

Signed into law 6/30/2015

<https://www.legislature.ohio.gov/legislation/legislation-summary?id=GA131-HB-64>

MEWA Legislative Guidelines

- Expands eligibility to Chambers of Commerce
- Extends the timeframe during which an eligible Professional Association, Association, Trade Association or Business League must be organized and maintained before registering as a MEWA
- Increases the required minimum surplus for MEWAs
- Tightens reporting requirements
- Requires MEWAs to annually file with ODI
- Subject to Risk Based Capital

Overview of Benefit Plans

10 Copay Plans

5 HSA Plans

6 HRA Plans

8 HMO Plans

(HMO plans available in select areas only)

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29 Total Plans

Overview of Benefit Plans

- Copay Plan Options w/lower RX copays
 - 2520-250 w/ Rx - \$10/\$20/\$40/\$100/50% to \$200
 - 2520-500 w/Rx - \$10/\$20/\$40/\$100/50% to \$200
 - 2020-1000 w/Rx - \$10/\$20/\$40/\$100/50% to \$200
- Copay Plan Options w/higher RX copays
 - 2520-2000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - 3020-1500 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - 3020-3000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - 25-1000 w/RX - \$10/\$30/\$60/\$100/50% to \$200
 - 25-2000 w/RX - \$10/\$30/\$60/\$100/50% to \$200
 - 25-3000 w/RX - \$10/\$30/\$60/\$100/50% to \$200
 - 30-5000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200

Overview of Benefit Plans

Health Savings Accounts – Compatible

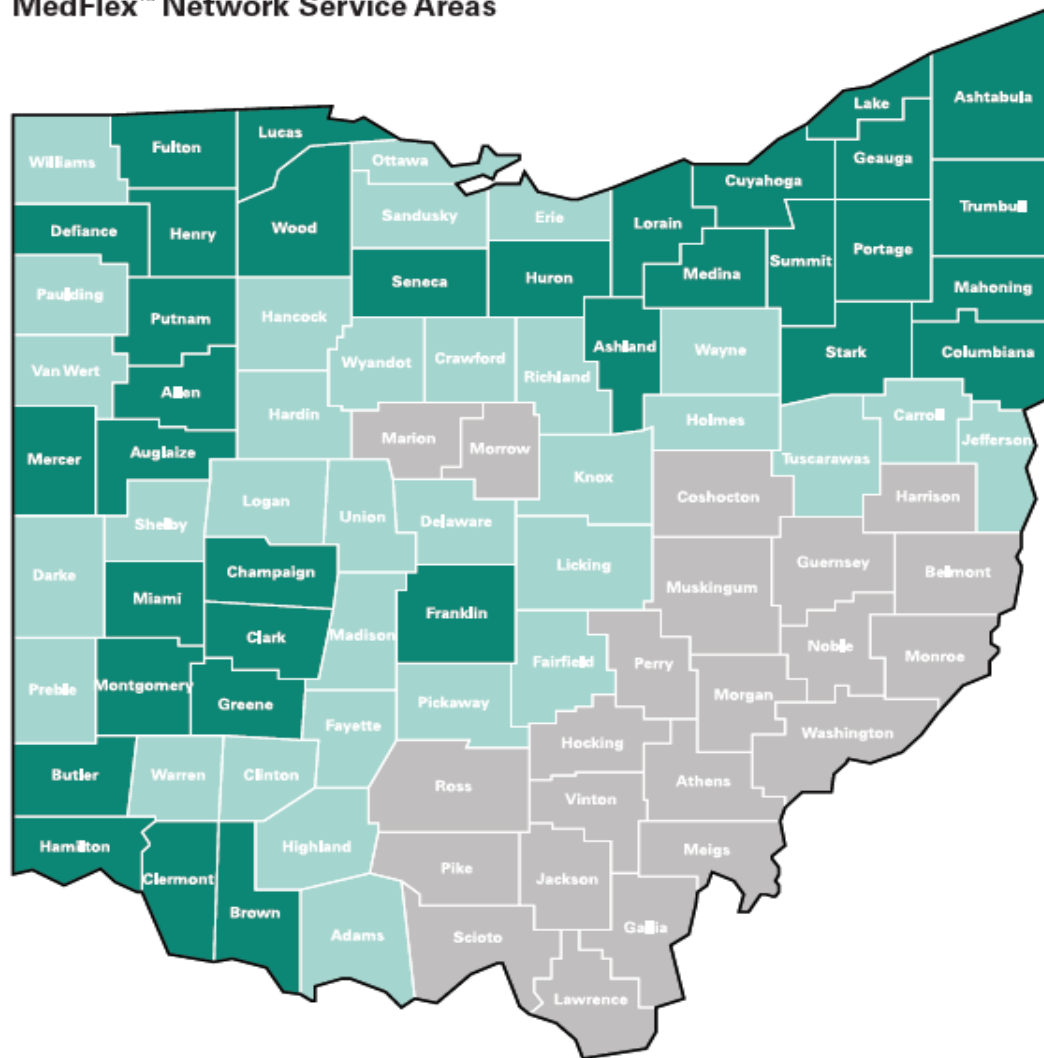
- HSA 2000 w/MMRx (Aggregate)
- HSA 3000 w/PDRx
- HSA 4000 w/PDRx
- HSA 5000 w/PDRx
- HSA 6550 w/MMRx

Overview of Benefit Plans

- Health Reimbursement Accounts (HRA)
 - HRA 25-1000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - HRA 25-2000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - HRA 25-3000 w/Rx - \$10/\$30/\$60/\$100/50% to \$200
 - HRA 3000 PD Rx - \$10/\$30/\$60/\$100/50% to \$200
 - HRA 5000 PD Rx - \$10/\$30/\$60/\$100/50% to \$200
 - HRA 6550 MMRx

- HMO Plans
 - MedFlex (see next slide for service area)
 - 2020-1000 w/ Rx, 2520-250 w/ Rx, 2520-2000 w/ Rx, HSA 5000 PD Rx
 - CLE-Care (Cuyahoga County, available in partnership with MetroHealth)
 - 2020-1000 w/ Rx, 2520-250 w/ Rx, 2520-2000 w/ Rx, HSA 5000 PD Rx

MedFlex™ Network Service Areas



Legend

- Primary service areas
- Counties that border primary service areas and may be eligible for coverage



Overview of Benefits

- Dual Option Health Plan choices
 - Up to 3 plans
 - One HSA
- Fully Insured Dental
 - PPO plans through the DenteMax network
 - Available as Employer Sponsored or Voluntary
 - Employer Sponsored plans can be offered with Ortho
- Fully Insured Vision
 - Employer Sponsored and Voluntary through the VSP network
- Life
 - \$35K Guarantee Issue
 - Employer Sponsored and Voluntary
- Short-Term and Long-Term Disability
- Indemnity

Enhanced Benefits

- SuperMed Plus Network
 - Extends into select counties:
 - IN
 - KY
 - Travel Network: Aetna Open Choice PPO
- Medical Mutual HSA
 - Employer Portal
 - Manage employee enrollment/participation
 - Manage contributions
 - Reporting
 - No Fee
 - Integrated login
 - Debit Card

Enhanced Benefits

- Wellness Enhancements
 - Health Risk Assessment
 - Health Resource Center
 - Fitness Discounts
 - Quitline Program
 - WW (previously Weight Watchers)
- Identity Theft Resolution Services via ID Resolution
 - No additional cost
 - Individual Fraud Specialists
 - Handled on a one-by-one basis

COBRA

COBRA Administration provided by Medical Mutual (*effective May 1st*)

- Full Administration including:
 - Annual Qualifying Event Notification
 - Qualifying Event Election Notification
 - Billing
 - Collection of Funding Rate(s)

Participation Agreement

- Combined participation agreement and Employer application
 - Become and remain a COSE or Affiliate Chamber member in good standing
 - Acknowledgement of Terms and Conditions and Underwriting Guidelines
 - Agreement to pay monthly funding rate(s)
 - Deficit language
 - Termination moratorium

- Fees
 - \$25 Admin Fee (*if EFT is not chosen*)
 - Late fee \$39
 - Re-entrance fee \$1,000 per plan participant
 - Affiliate Chamber fee (*when applicable*)

Underwriting Regulations

- Defining eligibility
 - Total employees 50 or fewer
 - Part-time, full-time, controlled groups
 - Employees must be actively at work
 - Fulltime and drawing a regular paycheck
 - Agree that the MEWA may verify my compliance with the underwriting, eligibility, or participation standards of the program(s)
 - Agree to supply payroll records (OBES)
 - Must maintain at least 75% enrollment level of eligible employees after excluding employees whom have valid waivers
 - All employees even those waiving must complete an application (waiver)

Underwriting Regulations

- Eligible Group Size
 - 1 to 50 total employees
 - Includes eligible Sole Proprietors and employers with no employees
 - Sole Proprietors and groups-of-one must qualify
- Eligible Effective Dates
 - First of the month only
- Medically Underwritten
 - Tiers 1 through 36
- 4 tier rate structure
 - Employee
 - Employee / Spouse
 - Employee Child(ren)
 - Family

Age/Gender rating for groups with 2 – 9 enrolled.

Composite Rating for groups 10+

Underwriting Regulations

- Employer Contribution
 - 50% of the average single funding rate
- Residency Requirement
 - 75% of participants must reside in Ohio (group must be domiciled in Ohio)
- Eligible Employees
 - Active employee working a minimum of 30 hours per week.
 - Group may define minimum down to 20 hours per week

Underwriting Regulations

- Eligible Employees (Continued)
 - 1099
 - Specific Guidelines
 - Domestic Partners
 - Retiree
 - Specific Guidelines
 - Medicare Eligible
 - Carveout

Resources / Compliance Guide

- Employer Responsibilities
 - 1094-B and 1095-B
 - Mailed by Medical Mutual
 - Summary Plan Description (Medical, Pharmacy Only)
 - Summary of Benefits and Coverage (SBC)
 - Federal Notices
 - See Compliance Guide and Certificate Book
 - Taxes and Fees (*when applicable, and group is not responsible to pay*)
 - PCORI
 - HIT Tax

Resources / Compliance Guide

- SBC notification and distribution
 - Master created by Medical Mutual
 - Employer responsible for distributing to employees
 - See Compliance Guide for occurrence directions
 - Generic SBCs will be available on [**COSEMEWA.com**](http://COSEMEWA.com)
- Medicare Primary Registration:
 - Under special MEWA rules, for the COSE MEWA, Medicare is deemed to be secondary even for Participating Employers having fewer than 20 employees
 - Small Employer Exception (SEE) for working aged 65+

COSEMEWA.com

- Applications
 - Employer and Employee
- New group submission checklist
- All Benefit Highlight Sheets and SBCs
- Compliance Resources
- Marketing Material
- Other tools and resources

How Do I Obtain a Quote?

- Street Rate
 - MyBrokerlink.com
 - Affiliate Chambers

- Prescreen
 - Electronic Submission through FormFire or EasyApps online
 - All employees must complete application
 - Those waiving must complete wavier
 - FormFire census must be up to date and accurate

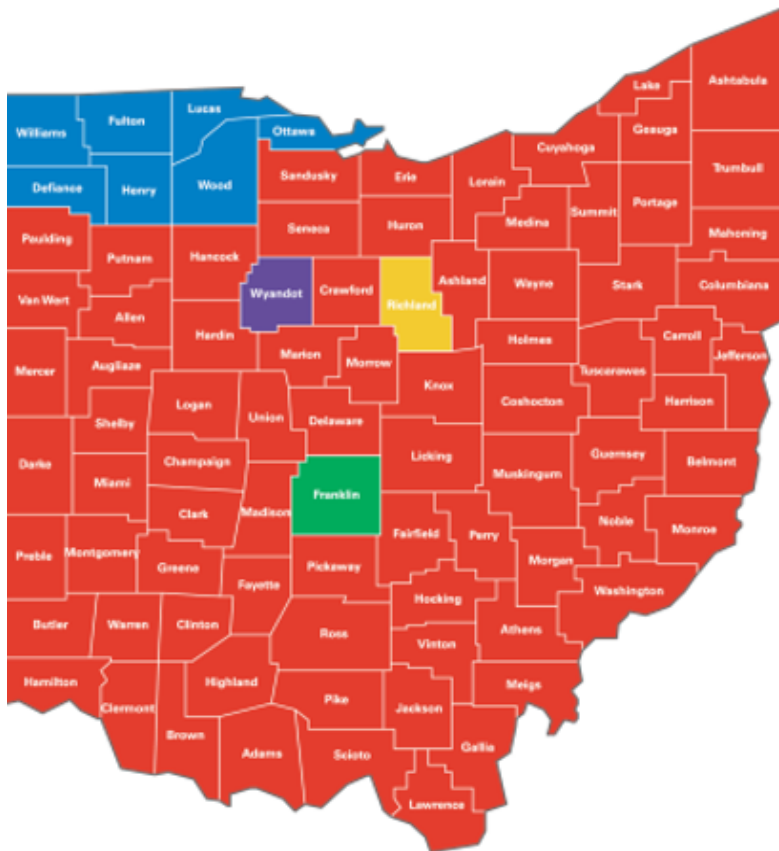
- Existing Business (non-ACA)
 - Work with Sales Rep to discuss options for your groups

Affiliate Chambers

Affiliate Chamber Exclusive counties:

- Toledo Regional Chamber
 - Williams
 - Fulton
 - Defiance
 - Henry
 - Lucas
 - Wood
 - Ottawa
- Richland Area Chamber (RACC)
 - Richland
- Columbus Chamber (CBUS)
 - Franklin
- Wyandotte Chamber
 - Wyandot
- Affiliate Fees

Affiliate Chambers



Chamber	Counties	Channel
Columbus Chamber	Franklin	CBCMEWA
Richland Area Chamber	Richland	RACCMEWA
Toledo Regional Chamber	Defiance Fulton Henry Lucas Ottawa Williams Wood	TRCCMEWA
Wyandot Chamber	Wyandot	COSEMEWA
COSE	All remaining counties	COSEMEWA

COSE and Affiliate Chamber MEWA Channels
 The following counties are quotable for the Affiliate Chamber MEWA in which they are listed, as well as the COSE MEWA (unless noted)
 – Counties listed in bold are exclusive to that chamber

CBCMEWA	RACCMEWA	TRCCMEWA	Wyandot MEWA	COSEMEWA
Franklin	Richland	Defiance	Wyandot	All counties except the highlighted exclusive counties noted
Delaware	Ashland	Fulton	Crawford	
Fairfield	Crawford	Henry	Hancock	
Licking	Huron	Lucas	Hardin	
Madison	Knox	Ottawa	Marion	
Pickaway	Morrow	Williams	Seneca	
Union		Wood		

COSE & Affiliate Chamber memberships

- Chamber membership should match quote
- No need to purchase Chamber membership until the group accepts the final rates and is approved by underwriting

How Do I Submit a Sold Case?

- Sold Case Documents
 - Census must be up to date and accurate
 - Employer must provide the following documents:
 - ✓ Employer Application/Participation Agreement (sends automatically by FF)
 - ✓ EFT with voided check (optional)
 - ✓ Medicare Exception Forms (Small Employer Exception forms – SEE, If applicable)
 - ✓ HRA/HSA paperwork (if applicable)
 - ✓ Deductible Credit Forms
 - ✓ Reconciled Quarterly Wage and Tax Statement
 - ✓ Most Recent Billing Statement
 - ✓ Sold Funding rates signed by group official
 - ✓ COBRA waiver if group does not want COBRA administration
 - ✓ COSE/Affiliate Chamber membership number

No Binder Check

Billing Options

- Billing Options
 - Paying By Check
 - Paper bill is mailed
 - Admin Fee (\$25) applies
 - Paperless billing
 - EFT – Electronic Funds Transfer (recommended)
 - No paper bill
 - No admin fee
 - Account drafts on or around the 1st business day of the month
 - Group has access to their invoice via EmployerLink, and can sign up for email notification when invoices are generated
 - EmployerLink – paperless billing
 - No paper bill
 - No admin fee
 - Group selects paperless billing option on EmployerLink
 - Group has access to their invoice via EmployerLink, and can sign up for email notification when invoices are generated

Enrollment Changes

- Employers can submit enrollment changes through their account on EmployerLink
- If changes need made to banking information or automated EFT withdrawals, employers can contact their membership representative directly or send the COSE MEWA EFT form to memapps@medmutual.com.
- All other enrollment change requests should be sent to memapps@medmutual.com, or to the membership representative (not through FormFire)
- Membership representative information can be found via EmployerLink, MyBrokerLink or on the group's invoice

Renewal Provisions

- Renewal Dates
 - 12 month rates
 - Beginning 7/1/18

Other Reminders

- COSE MEWA Annual Notice of Health Benefits
- 1094/1095 IRS Forms provided by Medical Mutual
 - Mailed at the end of January (unless there is an extension granted)
- Medicare Secondary Payor Exception
 - Working aged 65 only
 - Does not apply to Medicare due to disability
- MemApps for enrollment changes, once enrolled (not FormFire)
- COSEMEWA.com

Questions?