



Business Express Re- Launch

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Chief Operating Officer**

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Chief Information Officer**

Board of Directors Meeting
February 23, 2012



Agenda

- Background
- Product Benefits
- Marketing and Outreach
- Business Express Demo



Background

- Business Express is the Health Connector's sole-source product for small businesses, i.e. employer selects a health insurance plan for all their employees
- It enables easy, "apples-to-apples" comparison of 53 health insurance plans offered by eight leading insurance carriers in the Commonwealth
- Rates are available on four tiers (individual, employee and spouse, employee and dependent(s), family)
- Available through brokers or directly through www.MAhealthconnector.org (customer service can be reached at 888-813-9220)



Background (cont'd)

- Business Express was originally launched by the Health Connector in February 2010
 - At the time, some Commonwealth Choice carriers indicated operational and/or technical challenges prevented their participation
 - Carriers participating since February 2010 included CeliCare, Health New England and Neighborhood Health Plan; BMC HealthNet Plan joined in November 2011
- On February 10, 2012, Blue Cross Blue Shield of Massachusetts, Fallon Community Health Plan, Harvard Pilgrim Health Care and Tufts Health Plan joined the current Business Express carriers to offer products to small businesses through the Health Connector



Background (cont'd)

- The Health Connector worked closely with the newly participating carriers to develop and implement operational and IT solutions to enable their participation in Business Express
- Through close collaboration with these carriers, the Health Connector was able to ensure operational readiness for the 2/10/12 go-live date
- The re-launch of Business Express with full carrier participation:
 - Fulfills the vision of Chapter 58 and the Affordable Care Act, which requires the Health Connector to serve small businesses and individuals
 - Allows small businesses to shop through the Health Connector and choose among all the state's most popular health insurance carriers
 - Helps effectuate the wellness pilot program, Wellness Track, established by the Health Connector pursuant to Chapter 288



Product Benefits

- 1. Easy to use website** – Streamlined shopping experience and ability to generate quotes within seconds and compare health insurance plans side-by-side
- 2. Choice** – 53 health insurance plans and 6 levels of coverage from 8 leading insurance carriers
- 3. Wellness Track** – Free wellness program to enhance employee health and wellness; some employers may be eligible for a rebate of up to 15% of their portion of the premium
- 4. No annual membership fees for small businesses**
- 5. Rolling renewals compared to one common anniversary date**



Product Benefits – Easy-to-Use Website



- Key features:**
- Can save work and come back later
 - Generate quotes within seconds
 - Ability to print quotes
 - Search for providers
 - Online enrollment and payment

Select up to three plans and click "Compare Plans" to see a side-by-side comparison of plan benefits.

Benefits Package	Carrier & Plan	Employer Monthly Cost	Employee Share of Monthly Cost				Total Monthly Cost
			Employee	Spouse	Dependent (s)	Family	
Bronze Low	Harvard Pilgrim Health Care Harvard Pilgrim Bronze HSA PPO 2000	\$587.81	\$136.91	\$385.26	\$357.75	\$557.72	\$1,640.19
Bronze High	Harvard Pilgrim Health Care Harvard Pilgrim Bronze HMO 250	\$661.27	\$154.02	\$433.42	\$482.46	\$627.42	\$1,845.17
Bronze Medium	Harvard Pilgrim Health Care Harvard Pilgrim Bronze HMO 2000	\$698.33	\$162.05	\$457.70	\$425.91	\$682.58	\$1,948.56
Silver Low	Tufts Health Plan Commonwealth Advantage HMO 1000	\$894.70	\$208.07	\$585.51	\$557.63	\$836.44	\$2,496.84
Silver High	Tufts Health Plan Commonwealth HMO 25	\$1,024.56	\$238.27	\$679.49	\$638.56	\$957.85	\$2,859.24
Gold	Neighborhood Health Plan NHP Choice Plus	\$1,061.09	\$243.04	\$708.10	\$651.33	\$1,009.57	\$2,965.03

Compare Plans

Business Express by the Health Connector

Compare plan details. Choose a plan or go back to view others.

Choose This Plan

Insurance Carrier

	Harvard Pilgrim Health Care	Tufts Health Plan	Neighborhood Health Plan
Plan overview			
Total Monthly Cost	\$1,248.56	\$2,405.84	\$2,965.03
Employer Monthly Cost	\$668.33	\$894.70	\$1,061.09
Special Considerations			
Find Doctor	Harvard Pilgrim Health Care	Tufts Health Plan	Neighborhood Health Plan
Benefits Package	Bronze Medium	Silver Low	Gold
Additional Information	Download PDF	Download PDF	Download PDF
About Benefits Package	<p>About Bronze Medium</p> <ul style="list-style-type: none"> • Higher annual deductibles compared to Bronze High. • No deductible for visits to your doctor. • Separate deductible for prescription drugs. 	<p>About Silver Low</p> <ul style="list-style-type: none"> • Highest annual deductible compared to other benefit packages in Silver. • No deductible for visits to the doctor. • Prescription copays are lower for most essential medicines for 	<p>About Gold</p> <ul style="list-style-type: none"> • No annual deductible. • Most benefits do not have co-insurance. • The lowest copays for prescriptions or medical services. • Prescription copays are lower for most

Enter information about your company

Company Information

Company Name: LAUREN'S LADIES
Company Size: 3
Business Structure: Partnership
DUNS: 80223968
Industry Code (SIC): 3421

Broker Information

Broker Name: LAUREN'S LADIES
Broker ID: 123456
Business phone: 817-463-0502
Fax number: 817-463-0500

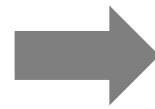
Contact Information

First Name: Lauren
Last Name: LADIES
Business phone: 817-463-0502
Fax number: 817-463-0500
Address 1: 100 City Hall Plaza
Address 2: Suite 200
City: Boston
State: MA
Zip code: 02108

Obtain Quotes



Compare Plans



Online Application



Product Benefits - Choice

Business Express offers 53 health insurance plans and 6 levels of coverage from 8 leading insurance carriers

	Gold	Silver High	Silver Low	Bronze High	Bronze Medium	Bronze Low
BCBSMA						
BMCHP						
Celticare						
FCHP		Select Direct	Select Direct	Select Direct	Select Direct	Select Direct
HPHC						
HNE						
NHP						
THP						



Product Benefits - Wellness Track

- Wellness Track is a free program available to all small businesses enrolled in a health insurance plan through Business Express
- Wellness Track offers easy-to-use online tools that promote employee health and wellness and ideas for employers to create a healthier workplace
- Some small businesses may be eligible for **savings of up to 15% of their share of premiums** if they participate in Wellness Track





Marketing and Outreach

- Broker Outreach
 - The Health Connector conducted 5 broker training sessions throughout the state to inform brokers about the re-launch (Bedford, Newton, Hyannis, Springfield, Worcester)
- Broker Commissions
 - Small businesses with 1–5 employees: \$10 (PSPM)
 - Small businesses with 6–50 employees: 2.5% of premium
- Broker Incentive Program
 - One-time program offered for new sales with a coverage effective date of April 1, 2012
 - Brokers who have 5 or more new small business (groups of 2-50 only) sales through Business Express that remain with Business Express for at least 90 days will receive a one-time incentive payment of \$500



Marketing and Outreach

- On February 15, the Health Connector launched a marketing campaign consisting of print, radio and digital advertising
 - Print
 - Created two print ads which are targeted to small business owners
 - Radio
 - Taped two 60-second radio spots, and a 30-second version of one of them
 - Radio spots will be aired statewide
 - Digital
 - Created several banner ads appearing on Boston.com, BostonHerald.com, WickedLocal.com and other local websites



Marketing and Outreach – Print Advertisements



**Health insurance
for your small business.
As easy as...**

Access
Business Express at
MAHealthConnector.org

Begin
comparing plans from
eight leading carriers

Choose
the right plan to protect
your employees and
their families

Whether your business has as many as fifty employees, or just one or two, Business Express from the Health Connector lets you be sure you're choosing the right health insurance plan for you and your employees. You get a quote back in seconds. The online application takes just fifteen minutes. No membership or monthly fees. And your business might even qualify for up to 15% extra savings when you offer your employees the Wellness Track program, that promotes healthy lifestyles.

For coverage that begins April 1, enroll in Business Express, at MAHealthConnector.org. Or call 1-888-813-9220. Or call your broker.



Business Express
by the Health Connector



Running a small business is **challenging.**

But finding the perfect employee health plan is **easy** with **Business Express** by the Health Connector

With Business Express, you can make simple, side-by-side comparisons between eight leading insurance carriers. You get a quote back in seconds. The online application takes just fifteen minutes. No membership or monthly fees. And you could save up to 15% by offering your employees the Wellness Track program, that promotes healthy lifestyles.

For coverage that begins April 1, enroll in Business Express, at MAHealthConnector.org. Or call 1-888-813-9220. Or call your broker.





Marketing and Outreach

Advertisement Demonstration



Demonstration

Business Express Demonstration