

For NALP and associated partners only – please do not distribute.

Q & A National General Accident & Health

Please note we are still reviewing the STM parameters surrounding the recent ruling and are excited about the opportunities this will have for all.

Many questions surround this new opportunity. However, some details are still forthcoming. We will do our very best to keep our selling partners aware of any new information that becomes available.

Pre –ex:

- Pre ex conditions are not covered.
- Look back limits on pre-ex is 5 years on claims (60 months)

Are doctor visits offered at copay?

Dr visits are subject to deductible and coinsurance

Are the plans going to be 1x12 or 3x12

Not yet announced

Are you doing away with the guarantee issue plans?

As of now, no

Do renewals have a pre-ex?

Yes

Expected price differences for current 3 month policies vs new 12 month policies?

Not yet available.

For pre ex, will the member receive network discounts?

Unfortunately, no.

Can client unstack or stack while applying?

The agent can run a quote and stack the plan with our offerings and send to the client. The client can amend the shopping cart as they wish. It's better to sell down, then to sell up

How do you explain the monthly increase in premium? How do we estimate for the client how much the increase will be and for how long?

When a quote is run, or a client applies for a STM plan, our rates are clearly shown. There are options to click on rate for a breakdown of monthly premiums. Carriers have always included estimated inflation costs to offset any future needed increases. These increases are actually less than a credit card balance interest rate.

How far in advance can you request effective date of coverage exp 12/01/2018

I believe you can quote 45 days in advance. You can quote 1/1/2019 starting 10/2/18.

Please explain the 100/0 option

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Client meets deductible/OOP covered 100%

So, if we enroll a client in a 3x4 STM, the 3 month terms are automatically renewing which means the pre-x won't start over but the deductible and OOP max's will?

Currently, yes.

The monthly rate increases look like 3% per month. That's 36% per year. Is that correct?

I have not examined the actual % increase. States / rates will vary.

If the pre-ex resets every contract, this means that pre-ex will never be covered???

As of right now yes, current plan filings are not announced yet.

What about travel outside of the country.

No, the plan pays benefits for treatment with the US, it's protectorates and Canada

What are the main differences between ACA and STM (besides term)?

Many. Does not have ACA compliant coverage. Terms, pre-ex, etc...

What is "association" mean next to the plans?

Depending on state, our Short Term Medical plans are sold with association benefits. These can provide access to meaningful services.

Will the new plan require you to have a new pre-x after each 12 months.

Unknown, new plans not announced

What about Pre-x on renewal is the question.

Every plan is a new plan, they cannot extend, so pre ex is based on current plans first effective date.

"I need to understand the New ER Plan, and Nat Gen guaranteed issue."

I am unsure which plan you are referencing here.

"Can you tell me if WI is going to allow the 12 month?" (What states?)

STM State Availability Chart available (subject to state). We are not sure what states are going to allow yet, we will let you know when we know for sure.

"How do you stack Nat Gen with other products?"

All appointed agents have access to our NatGen Builder. If you look to stack our STM with our products, you can run a quote and add them to your cart, or, create a package in advance you can select. If you look to add our plans with MEC or other carrier offerings, it will be on a separate platform. Most of our products can be sold as a standalone and go great in many situations.

"How Does Pre-existing conditions work if Nat Gen has Guaranteed issue?"

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Simply put, those conditions noted in the Standard Issue Questionnaire – which made eligible for Guarantee Issue – would be excluded from coverage.

“Can you use Nat Gen for groups?” “How?”

Yes! We will soon have this available on our NatGen Builder, but for now, contact Kellie Bernell at Kellie.Bernell@ngic.com

“Kellie mentioned putting the dental discount with the indemnity dental. I'm curious on how this works because from what she said this allows access to the Dentamax network.”

We have (2) Dental plans available and offerings vary by state. The *Cash Indemnity Plan* is offered with an optional \$3 add on Savings Card which then allows significant network discounts and vision benefits. The network we use is a combination of both DenteMax providers and Careington with over 200,000 dental practices. The average savings is 42% - when customers use network providers. The *PPO Dental* is a true Dental PPO Plan.

“How much of a rate increase are we expecting with the increase in allowable terms?”

This is currently in review. We seek to remain competitive and focused on providing a valued alternative in states where the 12 month option is available.

“Does pre-existing date back to original terms even if they are renewed for 3 terms to total 36 months?”

We are still currently reviewing terms around the new 12 month availability – underwriting, renewability and such. We remain committed to providing an affordable option for customers in states allowing.

“I have access currently to TIME Insurance Company, but not all agents do. If they can touch on this and let the agents know which products will be added to the portfolio when the added contract is complete.”

Agents should have access to all plans by October, 2018. The plan availability grid will offer which plans are TIC and NHIC. This will be updated in the Agent Back Office for convenient access.

“Can we switch present clients who renew every 3 months to 12 and not have to start pre-x again?”

All new STMs will go through underwriting, if they are a current plan holder they will receive one plan that is the remainder of the coverage period left.

“How exactly does the pre-ex work? Every 12 month, go back thru underwriting?”

These details are under review and we will provide updates in a timely fashion.

“Each term, 3 or 12 month- Are premium increase possible or probable?”

Currently, we amortize a small rate increase to offset inflation costs and other. This helps reduce the probability of a future “annual” “term” percentage increase. We are still determining how rates will be reviewed with the new 12 month offering.

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“Can we sell across state lines... How are we notified about which are ‘approved states’ for STM-12 months”

Yes, if you are licensed and appointed for the state which you are selling in. We will maintain our *STM State Availability* document and update as we receive notice. As far as state specific approved: ACA rules apply everywhere still. However, new ruling is also a federal ruling which is in play.

Any Dr copays?

Doctor visits are subject to deductible and coinsurance

Drug Card?

<http://lifeassociation.fairscripts.com/rx>