Business Express Re-Launch

Roni Mansur
Chief Operating Officer

Scott Devonshire
Chief Information Officer

Board of Directors Meeting
February 23, 2012
Agenda

- Background
- Product Benefits
- Marketing and Outreach
- Business Express Demo
• 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)
• 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 CeltiCare, 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
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.

Obtain Quotes → Compare Plans → Online Application
<table>
<thead>
<tr>
<th>Business Express offers 53 health insurance plans and 6 levels of coverage from 8 leading insurance carriers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product Benefits - Choice</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Gold</th>
<th>Silver High</th>
<th>Silver Low</th>
<th>Bronze High</th>
<th>Bronze Medium</th>
<th>Bronze Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBSMA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BMCHP</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Celticare</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FCHP</td>
<td></td>
<td>Select</td>
<td>Select</td>
<td>Select</td>
<td>Select</td>
<td>Select</td>
</tr>
<tr>
<td></td>
<td>Direct</td>
<td>Direct</td>
<td>Direct</td>
<td>Direct</td>
<td>Direct</td>
<td></td>
</tr>
<tr>
<td>HPHC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HNE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NHP</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>THP</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
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.

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
Business Express Demonstration