Employer Education Guide

BlueCross BlueShield Nebraska | PersonalBlue

Table of Contents

Congratulations!

You made the decision to offer PersonalBlue, a significant benefit to your employees. Here are your next steps:

Part 1: Pre-Enrollment Check List

Determine final contribution amounts

- For groups 50+ our benefit consultants will review the various scenarios from your ICHRA Feasibility Analysis (IFA) and consult with you to reach a final decision on employer contribution amounts.

- For groups with less than 50 employees, you can set your employer contributions via our self service ICHRA Quoting Tool accessed here.

Confirm Initial Deposit amount

- PersonalBlue benefit consultants will determine the necessary initial deposit amount ACH'd out of your bank account on a specific date.

Upload census to your PersonalBlue profile

- Provide an up-to-date census to capture the most recent changes in eligibility, termination and new hires.

Sign the PersonalBlue Plan Document and Engagement Letter

- You can electronically sign the document on your PersonalBlue profile. Your PersonalBlue Account Manager will notify you when it is ready to be signed.

Send the following notifications to all eligible employees

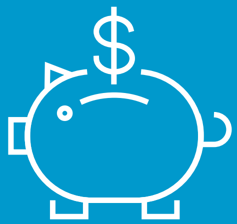
- ICHRA Employer Notice
- Special Enrollment Period (SEP) Letter, found in their PersonalBlue Profile

Provide education materials to employees

We have resources available that are proven to help employees navigate this process.

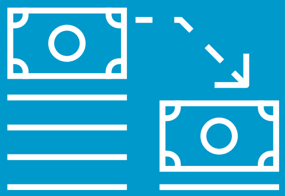
- Employee Education Guide
- Contact Sheet
- PersonalBlue One Pagers
- New User Navigation Guide
- Informational Webinars

PersonalBlue Banking, Simplified



As the employer, you provide the entire premium amount in advance. That money is stored in the PersonalBlue banking system and is utilized via the PersonalBlue eCheck by your employee's.

The employee will provide the PersonalBlue eCheck routing and account number to Blue Cross Blue Shield or marketplace. The entire premium will be pulled from the employer's funds available within the PersonalBlue banking system.



PersonalBlue then provides a monthly Payroll Deduction Report to indicate who is enrolled, what their premium and contribution is, and how much (if anything) should be deducted from the Employee's paystub.

*Download this report as close to payroll for the most accurate information.

Use this link to learn more.

Total Premium – Employer Contribution = Employee Payroll Deduction

$500	**$250**	**$250**

Part 2: Open Enrollment Check List

- On the first day of Open Enrollment, PersonalBlue will send emails to your eligible employees.
- Encourage employees to set up initial and recurring premium payments to avoid any lapse in coverage.
- Details for employees can be found in the employee educational guide.
- Employees can shop for a plan on the PersonalBlue Marketplace.

IMPORTANT

- All employees will need to select “Enroll Now” or “Waive Coverage” during the Open Enrollment window.
- Individual plans can not be backdated. Employees must purchase in the month prior to the desired effective date.
- We suggest having each employee that did not take action sign a form saying they waived.
- PersonalBlue’s recommendation: Send a certified letter to each employee who took no action notifying them that they will not receive contributions and are considered a “passive waive.”

Part 3: Post-Enrollment Check List

Send follow up communication to employees

Send an email to employees a few weeks after Open Enrollment closes to remind them to set up recurring payments, watch for member ID cards in the mail, and pay attention to any communication from PersonalBlue. Save this as written documentation reminding employees to check that their policy is active and paid.

Review payroll deduction report

Payroll reports can be generated any time in PersonalBlue. This report updates based on changes made to the policies in PersonalBlue. It's best to pull the report as close to the payroll date as possible for the most accurate results.

Review PDN and schedule call with PersonalBlue

If the report shows an employee doesn't have enough carrier debits, it's very likely that their recurring payment is set up incorrectly. Review notes in the excel version of the Premium Draft Notice so you can alert the appropriate employees.

We will provide a list of these employees through the monthly premium draft notice, so that you can proactively reach out to alert employees. The goal is to ensure all employees correctly set up payment with the PersonalBlue e-check to avoid losing health insurance coverage.

Keep PersonalBlue up-to-date

Throughout the year, enter terminations, new hires, changes in eligibility, and QLE approvals in PersonalBlue.

Renewal

We'll do a renewal IFA in late summer with Open Enrollment scheduled for early November. Policies can easily auto-renew unless the employee cancels, shops new or the carrier exits the market.

Small groups will pick an increase in above Renewal Questionnaire.

Manage your Employee Population with PersonalBlue

Terminations

When terminating an employee in PersonalBlue it is important to note that their eCheck will be suspended and because these are individual plans, we are unable to cancel the policy. Employees can keep their coverage and pay personally, elect COBRA (if applicable), or call PersonalBlue to cancel.

PersonalBlue + COBRA

ICHRA legislation requires employees to purchase their own ACA-compliant health plan to receive the employer contribution.

Traditionally, when an employer offers a group health plan and an employee becomes COBRA eligible, the employee pays the full price of the medical plan out of pocket (both the employer and employee portion) plus, an administration fee of 2% to maintain coverage.

PersonalBlue employers with 20+ employees must comply with COBRA requirements. We recommend sending a COBRA notification letter once an employee becomes eligible. Since employees already have an individual policy under PersonalBlue , it is already in their name and portable. It will continue if they change the payment preference to personal or elect COBRA, even if they lose their job or experience a QLE.

With PersonalBlue, a COBRA eligible employee must decide if they wish to keep coverage OR cancel their plan to discontinue coverage.

Should an employee wish to continue coverage, they can either:

1. Update their health plan payment information to their personal payment information and pay 100% of the total premium.
2. Elect COBRA and pay both the employer and employee portion plus an administrative fee of 2% of the HRA amount with a personal payment method to maintain coverage.

Employees will have to determine if electing COBRA through PersonalBlue is a good move for them with the increased cost.

NOTE: Please check your state requirements for any additional state specific COBRA rules.

Qualifying Life Event (QLE)

If employees experience a Qualifying Life Event (QLE) such as having a baby, starting a new job, or moving to a different state, they are now eligible to change or purchase health insurance. Please note, employees will need to provide documentation of this life event to the PersonalBlue.

New Hires

New hires are eligible to receive contributions as this is considered a QLE. New hires will have an effective date depending on the employer's elected waiting period. They may shop for coverage in the month prior to the effective date.

Renewal Process

The effective date for renewals is January 1st each year. Your employees will enter Open Enrollment for a two-week period sometime between Nov. 1st and Dec. 15th.

Login to your PersonalBlue Admin profile to fill out the Renewal Questionnaire and update the census. Once the questionnaire is complete, your PersonalBlue Account Manager will contact you to schedule the renewal process. One of the key steps will be setting up adjustments to employer contributions for the new year and for employers with 50+ employees, we will perform another ICHRA Feasibility Analysis to ensure you meet affordability requirements, find additional savings, and customize the plan for your client's always changing needs.

Expected Timeline for PersonalBlue Renewals

- **July 19th – Sept. 8th** : Your PersonalBlue Account Manager will be working with you on your needs
- **Sept. 15th** : Deadline for census to be updated on the PersonalBlue site
- **Sept. 29th** : The ICHRA Notice will be sent via email to the benefit eligible employees listed in PersonalBlue
- **Oct. 6th**: Deadline to confirm the employer contribution amounts
- **Oct. 20th**: Deadline for PersonalBlue Plan Document and Engagement Letter to be signed
- **Nov. 1st – 15th** : Open Enrollment Period
- **Dec. 7th**: Deadline fore Open Enrollment of Medicare

Renewal Process – For your Employees

Employees need to:

Log in to their PersonalBlue profile.

Update "My Profile" and "My Family."

Take note of employer's contribution for 2025.

They will make their PersonalBlue selection for 2025 and choose from the following options:

A. Shop for new coverage, if employees:

- Waived coverage last year, they can enroll now for 2025.
- Enrolled last year and want different coverage for 2025. They need to enroll in a 2025 plan on the PersonalBlue Marketplace, and then call BCBS to cancel their 2024 plan.
- Receives notification that their current plan is no longer offered. They will need to shop and enroll for a current plan on the PersonalBlue Marketplace.

B. Keep current coverage

- Be sure to be on the lookout for mailings from PersonalBlue with your 2025 premium amount, save the mailing in a safe place until your enrollment period begins.
- If you do not receive the mailing from PersonalBlue, be sure to check PersonalBlue member portal or call directly to receive your 2025 premium amount.
- Be sure to provide PersonalBlue with your updated premium to ensure payroll deductions are accurate for the new year.

C. Waive coverage

- Select "Waive Coverage" on PersonalBlue .

IMPORTANT

- Ensure employees are paying for medical plans with their PersonalBlue eCheck.
- Notify employees to save their renewal letters.

QLE or Separation

If your employee recently experienced a Qualifying Life Event (QLE) such as having a baby, starting a new job, or moving to a different state, they are eligible to change their election.

Next Steps:

1. Your employee needs to submit a QLE request in PersonalBlue.
2. Employees have 60 days from the date of the QLE to make changes or find a new plan.

For a full list of QLEs visit here.

Make sure your employees enroll in a plan during their Special Enrollment Period. This is important because otherwise they could miss out on coverage if they don't take action.

Commonly Asked Questions

Q: I'm choosing PersonalBlue, what are my next steps?

Once you complete the online implementation form, you will receive a registration email providing access to PersonalBlue. This enables you to log in, add employees and add your open enrollment dates. You will also receive an email of the ICHRA Notice to send to your employees as well as education materials.

Q: Are there participation requirements?

No, ICHRAs and PersonalBlue do not have a percentage participation requirement. You need at least one enrolled employee to keep PersonalBlue active.

Q: What is the initial deposit and why do we do it?

In order to allow your employee to shop, PersonalBlue creates an estimate of your employees' total premium and collects it as an initial deposit prior to the start of open enrollment. The initial deposit will be pulled from your business bank account via ACH.

Q: What does the admin fee cover?

The admin fee is for PersonalBlue and broker services and are charged on a monthly fee per enrolled employee.

Q: Is the admin fee included in the monthly employer total?

Yes. The monthly employer total includes employer contributions and admin fees.

Q: If I forget to term an employee, what do I do?

We recommend terminating employees as soon as possible. Reach out to your Account Manager for more help.

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