

HEALTH CARE DECISIONS IN THE WAKE OF COVID-19

OCTOBER 1 | 12:00 PM - 1:00 PM



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DE Division of Small Business



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INDIVIDUAL INSURANCE

EMPLOYER-SPONSORED
INSURANCE

DE Relief Grant Round 1 Breakdown

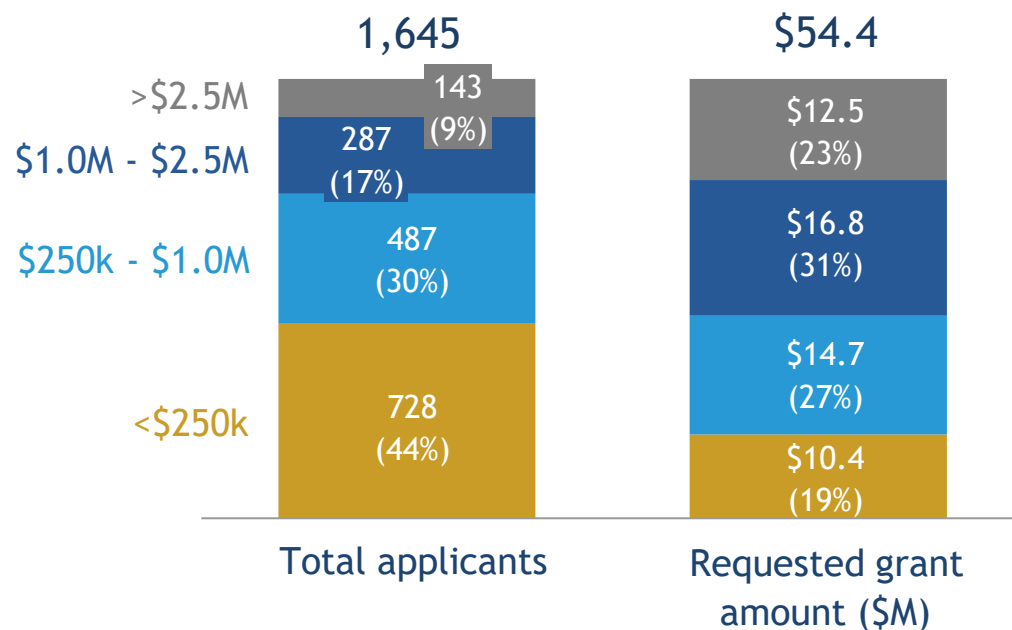
Delaware Division of Small Business

Summary

- Round 1 open from 9/8 10:00 am - 9/9 10:00 pm (36 hours).
- Received 1,646 applications (1 withdrawn, 1,645 final count).
- \$54.4 million in grants applied for.

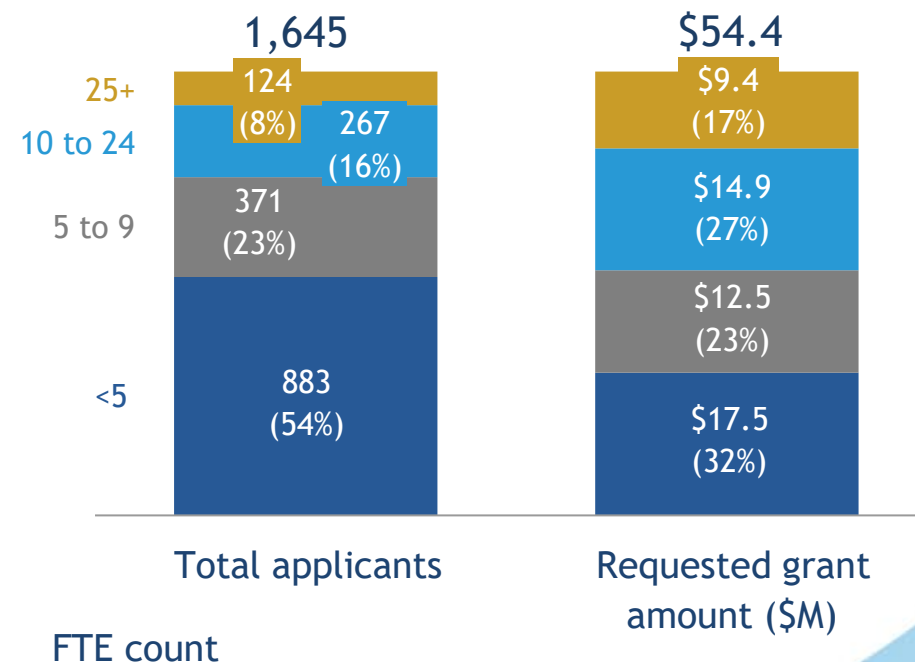
Summary of Round 1 DE Relief Grant applicants: total applicants and grant \$ applied for, by applicant revenue and employee count

Businesses with revenue <\$250k accounted for >40% of total applications and ~20% of requested grant dollars



2019 revenue

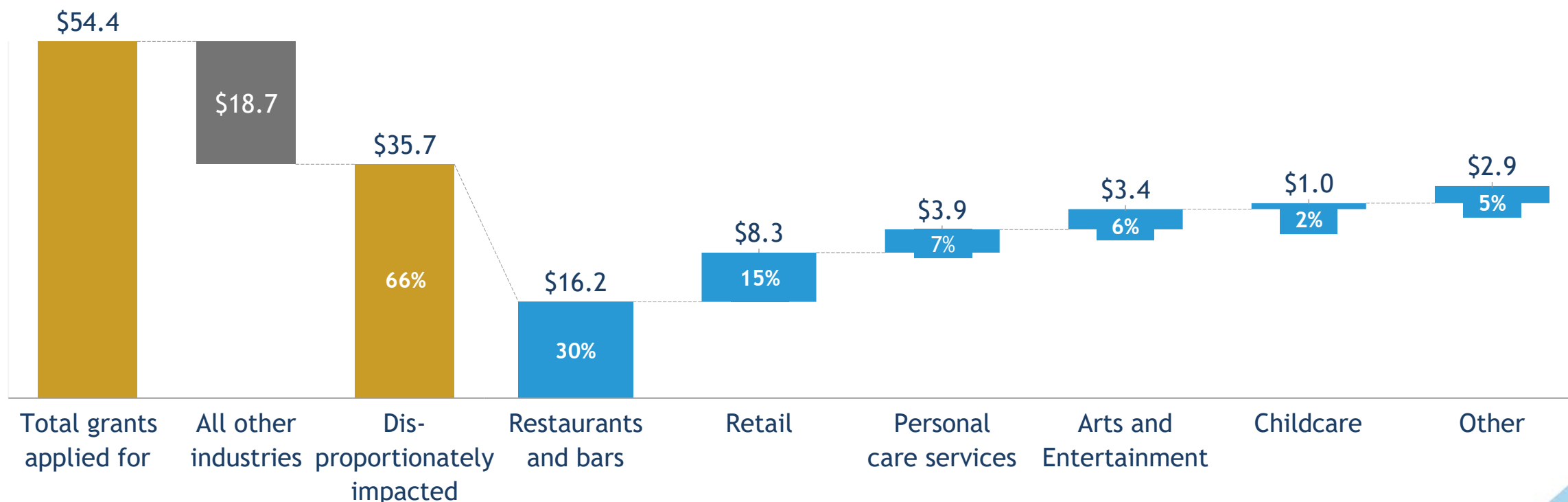
Businesses with fewer than 5 FTE¹ accounted for >50% of total applications and ~30% of requested grant dollars



FTE count

1. FT counted as 1 FTE, PT counted as .5 FTE
Source: DE Relief Grant Summary

Summary of Round 1 DE Relief Grant applicants: applicants by industry and grant amount applied for (\$M)



Percentages shown represent the percentage of total funding claimed by that particular industry.
 Source: DE Relief Grant Summary

Healthcare Decisions in the Wake of COVID-19



Care Related To COVID-19

DE State of Emergency Mandates / Highmark extensions

- All COVID-19 testing covered at 100% when recommended by a medical professional
- Members who require in-network, inpatient hospital care for COVID-19 will not incur any deductibles, co-insurance and co-pays
- Telemedicine Access - Under this expanded program, cost-sharing and co-payments associated with in-network and contracted telemedicine and virtual medicine visits will be waived
- The waiver will continue through December 31, 2020 as Highmark continues to monitor and evaluate the rapidly changing nature of this crisis
- www.highmarkanswers.com

Wow — what an unthinkable few months it's been.

Coronavirus (COVID-19) has forced us all to halt business as usual and reconsider our daily routines. For many, it has been challenging, difficult, and overwhelming, but I hope you've been able to take advantage of Highmark's tools and resources for support throughout this pandemic.

Moving forward, we'll continue to support you as we all transition to our new normal.

State and city government officials are starting to loosen shelter-in-place orders and grant businesses permission to open their doors again. As you prepare to welcome back employees or customers in the near future, Highmark wants to make sure you're prepared. Take a look inside for helpful guides, some fabric face masks for you and your employees, and signage to help with the transition.

If you have questions about your organization's health coverage or about the contents of the kit, please reach out to your Highmark Client Manager. I'd also encourage you to visit [HighmarkEmployer.com](https://highmarkemployer.com) to view our Coronavirus information and resources.

As we've been saying all along:
Be safe. Be calm. Highmark can help.

Deborah Rice Johnson

Deb Rice-Johnson
President, Highmark Inc.

A kit for you to get your team through.

Within this kit, you'll find a **handful of items** to make reopening your doors a bit easier:

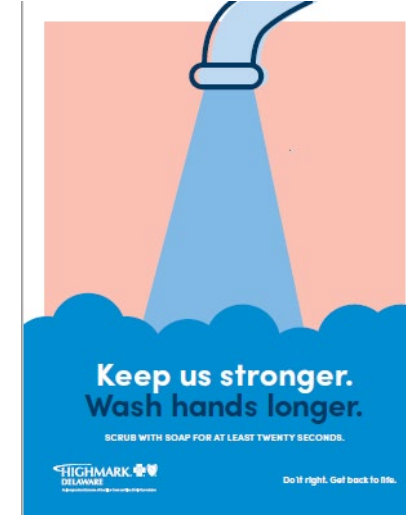
Our "Getting Back to Business" Guide, full of safety tips and important workplace considerations.

Washable fabric face masks, many designed by Pittsburgh fashion designer Dya Turren, along with helpful instructions to share with your team.

Office signage to remind your team of important safety precautions to follow.

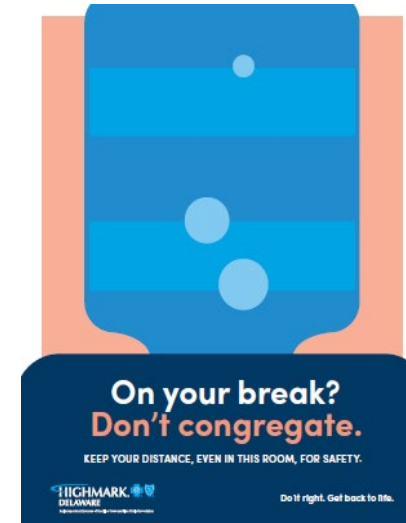
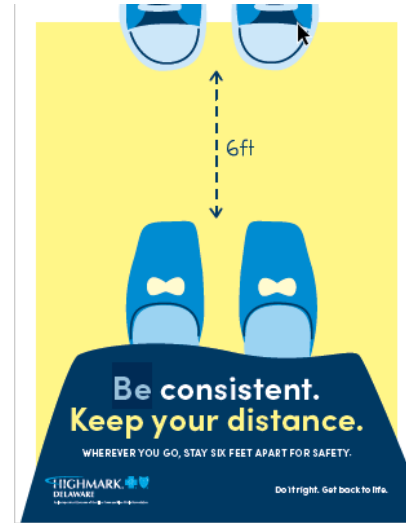
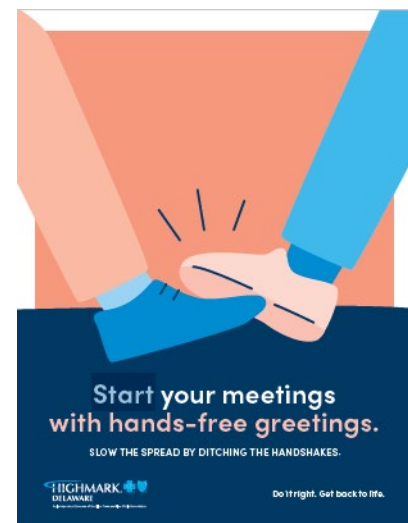
These guidelines are new for everyone and will help keep your team safe.

Highmark Employer Toolkit



Getting back to business.

A quick guide to welcoming back employees, reopening to the public, and most importantly, keeping everyone safe.



General Benefit Levers For Employers



Employers benefit options

- Fully Insured
- Self funded
- Level funded



Benefit designs

- Deductibles
- Coinsurance
- Specialty networks
- Integrated pharmacy

Highmark Example of DE Small Employer Options



Membership:

- 2800 Clients; 21,100 total members
- 2021 Rate Decrease, -3%



New Product Offerings

- Balanced Funding
 - True Self-Funded Product with less risk than a traditional ASO product
 - Available to groups 15-50 beginning January 1, 2021
 - Target market - groups looking to save on benefit cost with a predictable funding arrangement and gain additional insight into their claims experience
- New Hybrid Product Options
 - Office visits, including PCP, Specialist, Telemedicine, Urgent Care, Outpatient Therapies, Generic Drugs, all covered at copay level prior to deductible
 - Shared Cost EPO - \$2500 1x-100
 - Shared Cost EPO - \$4000-100
 - Shared Cost EPO - \$5200-100

GROUP BENEFITS SERVICES

Employee Benefits | Retirement | Strategic Partnerships

Delaware State Chamber of Commerce

Health Care Decisions in the Wake of COVID-19



Integrity | Security | Peace of Mind



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Employee Benefits Solutions – In the wake of COVID-19

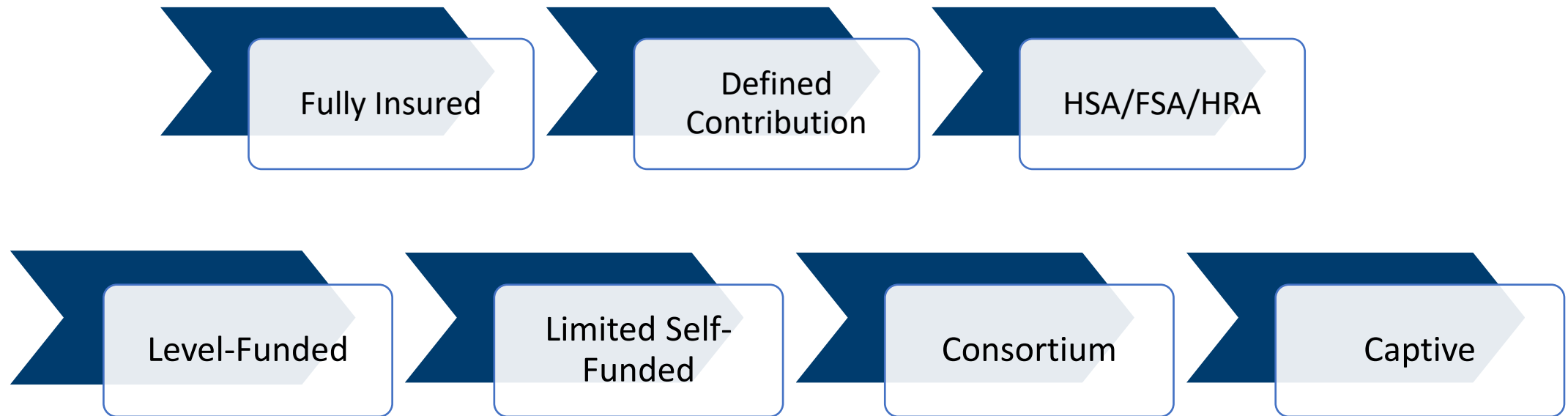
Everything in One Place.

One size doesn't fit all. Design a strategic and comprehensive plan for ALL your benefits to meet the evolving needs of your group. Ask questions that dig deep into what your goals are as a company, and how to align your benefits package in a way that upholds your company values and fits your budget while adapting to uncertain times.



- Benchmark – analyze market opportunities
- Alternative plan funding concepts
- Technology and integration
- Use a consolidated service model
- Improve communication, use of resources and training
- Implement wellness programs
- Advocacy and support programs
- Voluntary benefits
- Outsourcing – HR, admin, liability
- Explore other coverage opportunities

Group Medical Solutions – Alternative Funding Concepts



Other Coverage Opportunities

- Medicare, Market Place and Individual
- Employer Based Education
- Medicare and Part D
- Medicare Supplement Plans
- Retiree HRA
- Group Retirement Plan



Voluntary Benefits & Enrollment Services

- Plan design development
- Custom marketplace
- Pre and Post Enrollment services
- Employee education

Work/Life Balance

Not enough time in the day? Need Support?

Offer advocacy and support services to give employees and their families the support they need.

Employee Advocacy and Support

Helping employees 24/7, 365 days a year:

- Counseling services
- Find the right doctors
- Schedule appointments
- Resolve benefit issues
- Assist in transfer of medical records
- Help with eldercare
- Help to make informed decision
- Get questions answered



Group Benefits Services

Delaware State Chamber of Commerce

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Thank you!

Stay Connected with Weiner Benefits Group

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<http://twitter.com/weinerbenefits>



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