



# HEALTH REPUBLIC

## INSURANCE

# 2016 PRODUCT TRAINING



**PRESENTED BY**

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**PRESENTED BY**

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**PRESENTED BY**

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Sales Executive



**PRESENTED BY**

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Sales Executive

# TRAINING AGENDA

Here's what we are going to cover.

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## 1 WE'RE DIFFERENT

- ✓ Our goal
- ✓ We get it
- ✓ Our members LOVE us
- ✓ Some big ideas
- ✓ It pays to be independent

## 3 PRODUCT UPDATE

- ✓ Broad provider network
- ✓ Different on purpose
- ✓ Choices employers love
- ✓ 2016 plans

## 2 HRIC UPDATE

- ✓ Small group membership growth
- ✓ 2016 market forecast
- ✓ Growing the brand

## 4 PARTNERING WITH US

- ✓ You're in good hands
- ✓ Commission
- ✓ Underwriting guidelines
- ✓ Co-branded flyers
- ✓ Why us?

**Our goal  
is to be  
Oregon's...**

**...BEST  
small business  
carrier.**

**We get it.**

# OUR FOCUS IS ON SMALL BUSINESSES

We are a small business, we understand what it takes.

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**Our members  
LOVE us.**

# LOCAL IN-HOUSE SERVICE

Customer service means too much to us to outsource it.

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Average Wait Time to speak  
to an actual person



Average Call Time  
to satisfaction



# HIGHLY SATISFIED MEMBERS

May 2015 Member Survey—5% response

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...over 90% said they  
were happy with and  
would recommend HRIC.

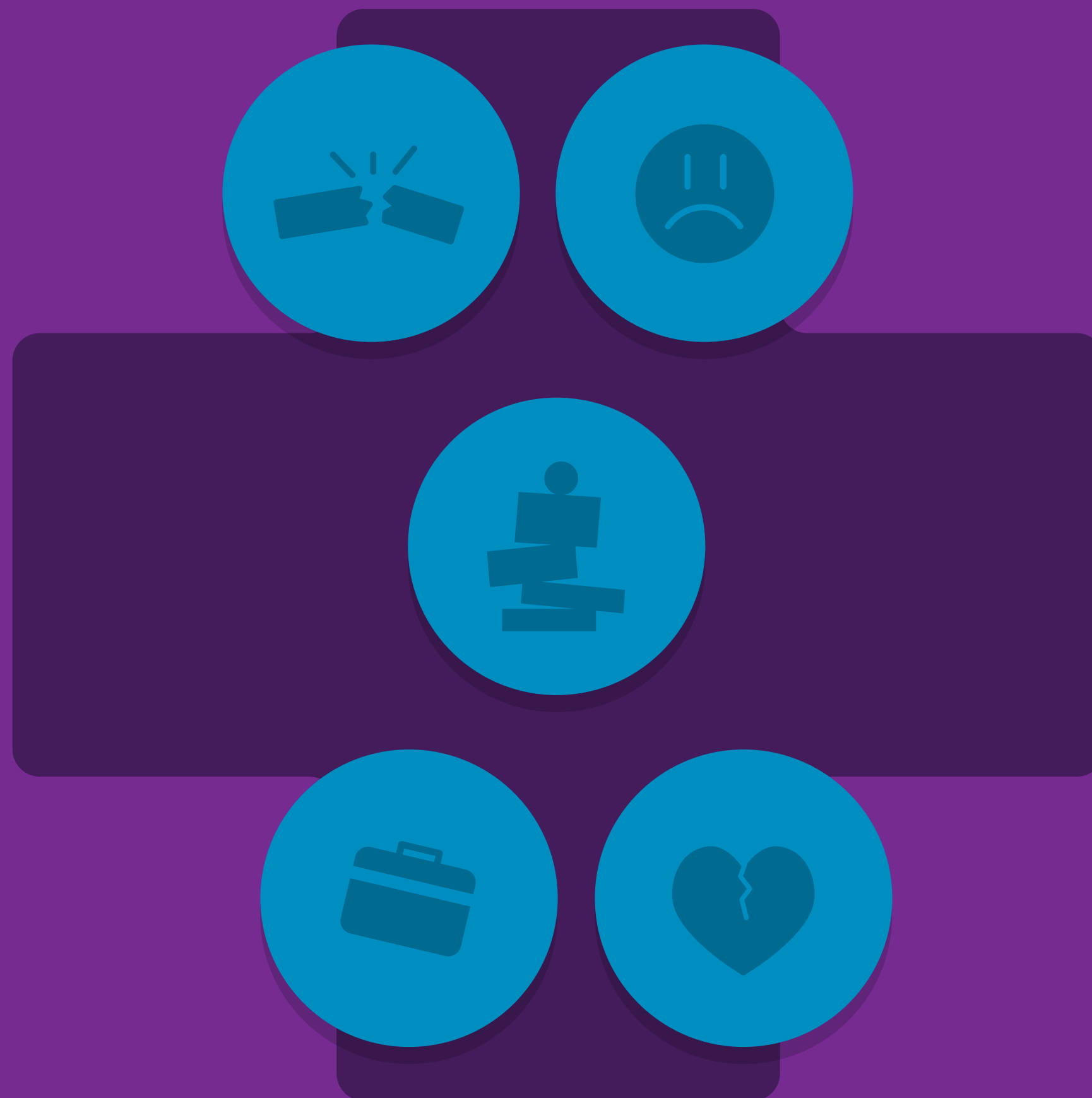
**Even though  
we're small...**

**...we have  
some  
BIG IDEAS.**

# MENTAL HEALTH THAT MAKES SENSE

Z-codes help people when they NEED it.

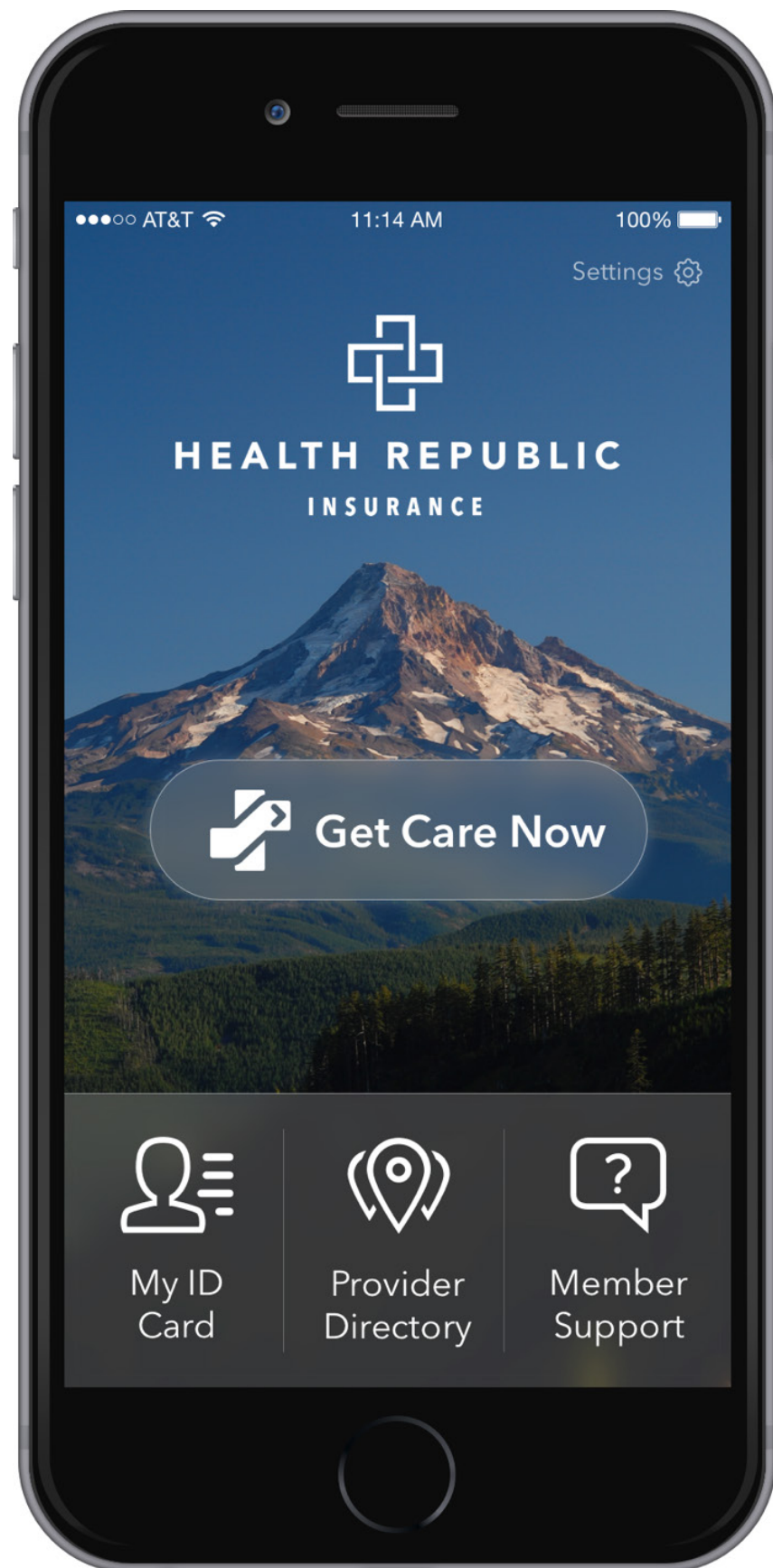
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# MOBILE APP WITH ON DEMAND CARE

For iPhone & Android

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## TALK TO A DOCTOR ANYTIME, ANYWHERE

With Teladoc, the nation's leading provider  
Fully integrated, free for members  
Help members stay at work

## PROVIDER DIRECTORY

All national providers, including alternative care  
Easily see which are in-network  
Save & contact your current doctors

## DIGITAL ID CARD

Secure & convenient  
Never lose your paper card again

It *pays* to be  
**INDEPENDENT.**



# HRIC Update

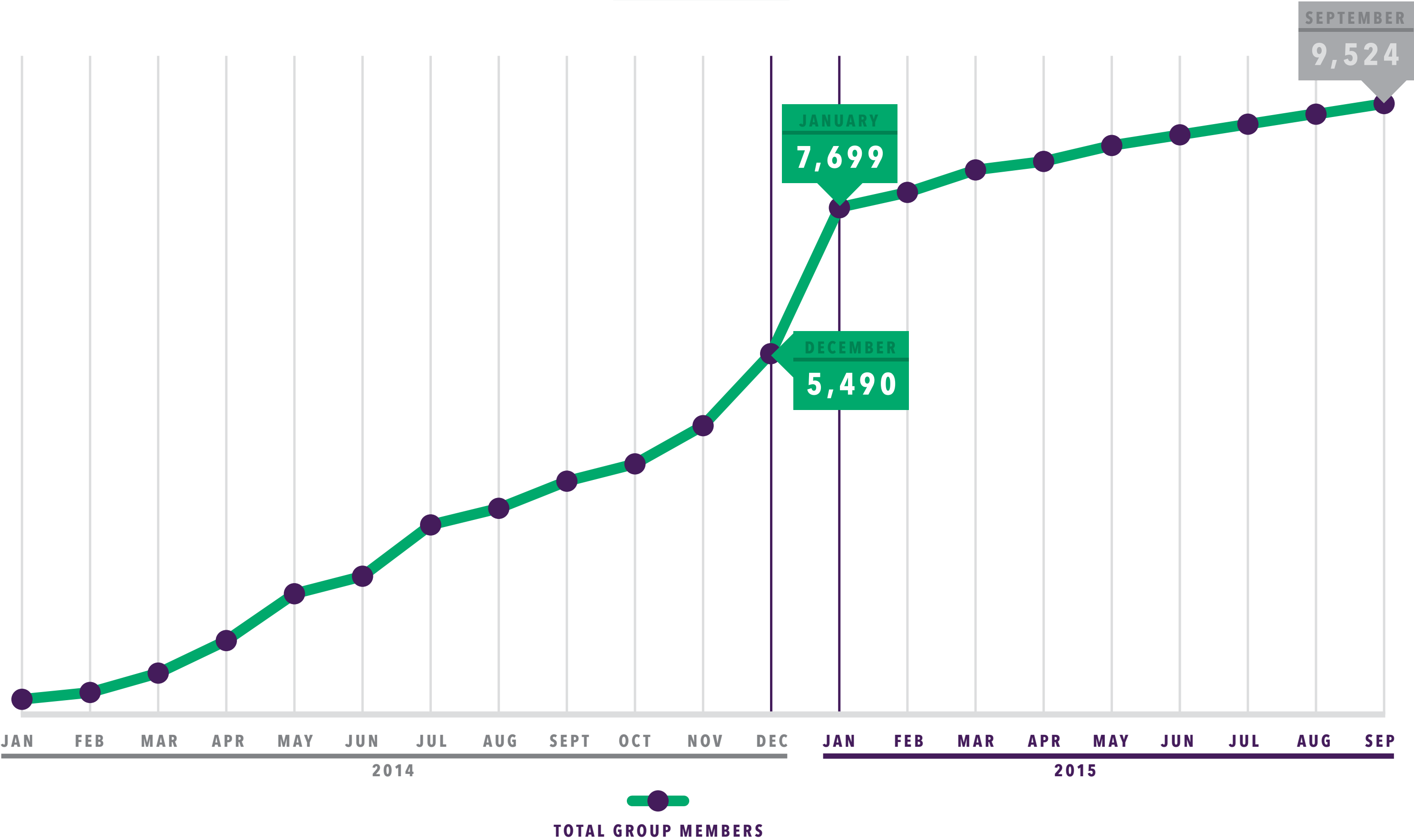
8000+

**small groups and growing!**



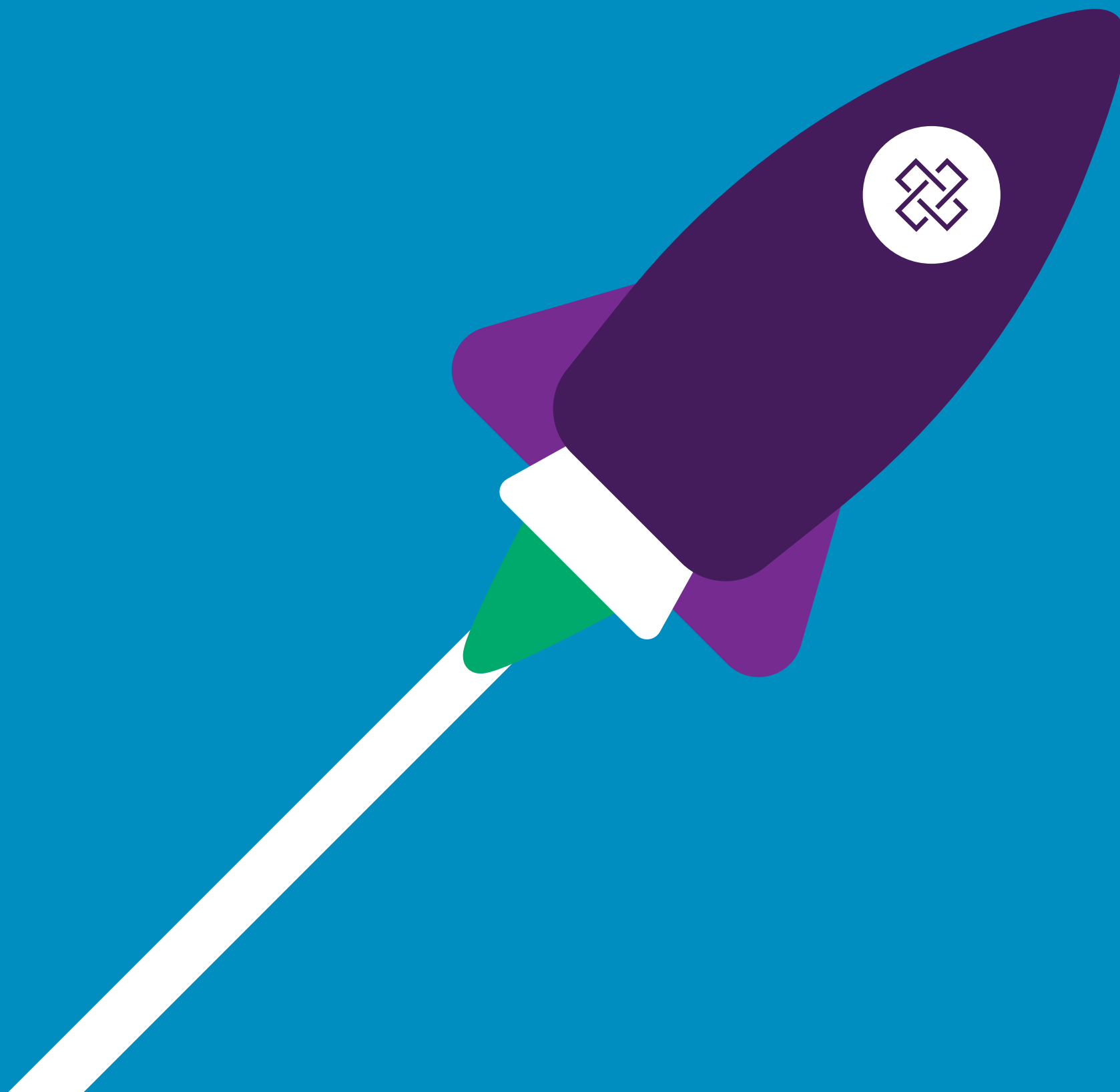
# SMALL GROUP MEMBERSHIP

Strong, steady, and sustainable growth.



# LOOKING FORWARD TO 2016

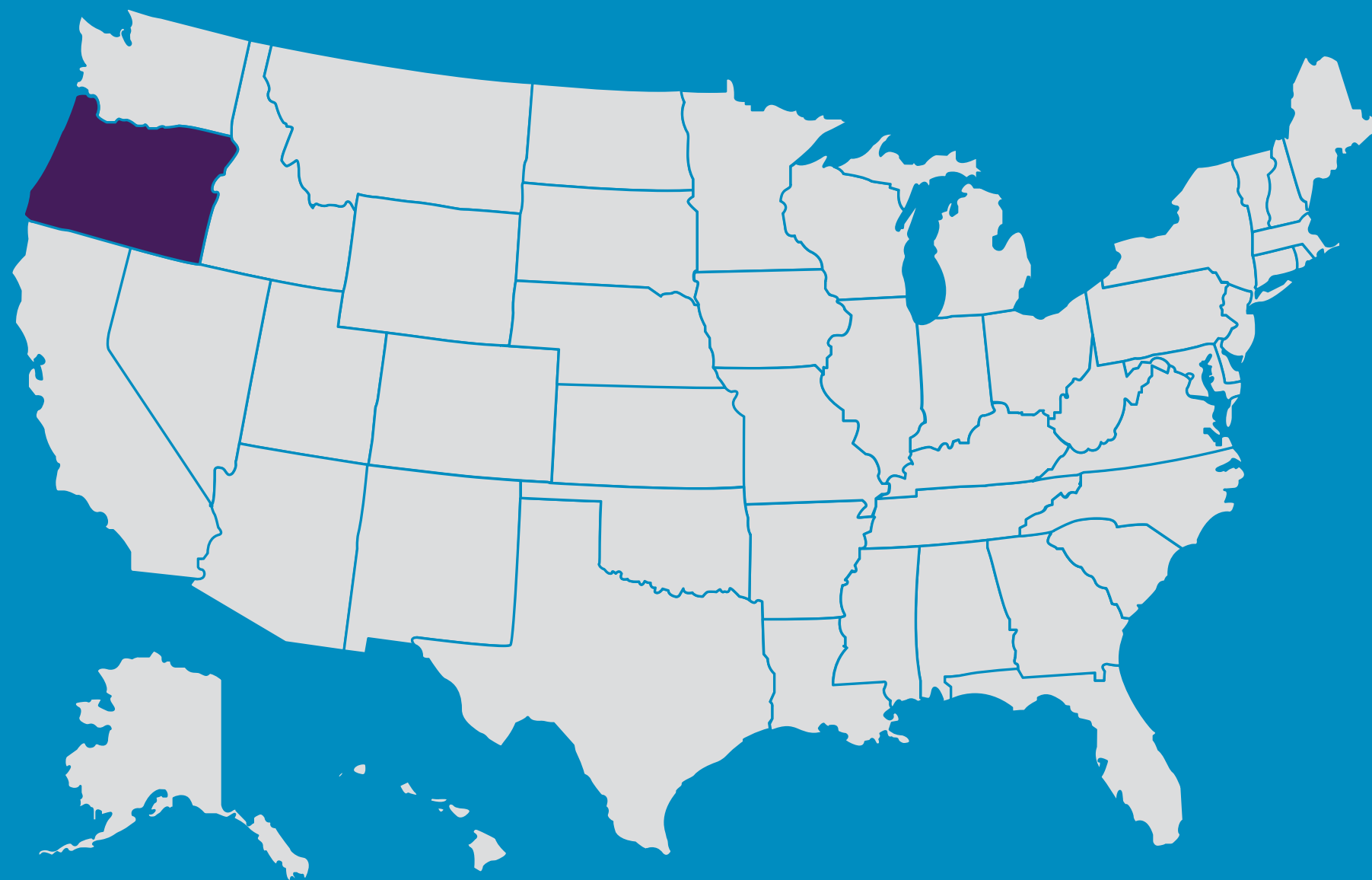
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Questions?

# Products and Network



## NETWORK STATISTICS

**~14,000**

Medical Providers in Oregon

**1,253**

CHP Providers in Oregon

**643,281**

Providers Nationwide

**68,571**

Facilities Nationwide

**26,742**

Pharmacies Nationwide

**31,335**

VSP Providers Nationwide

## OUR NETWORK PARTNERS



Medical Providers

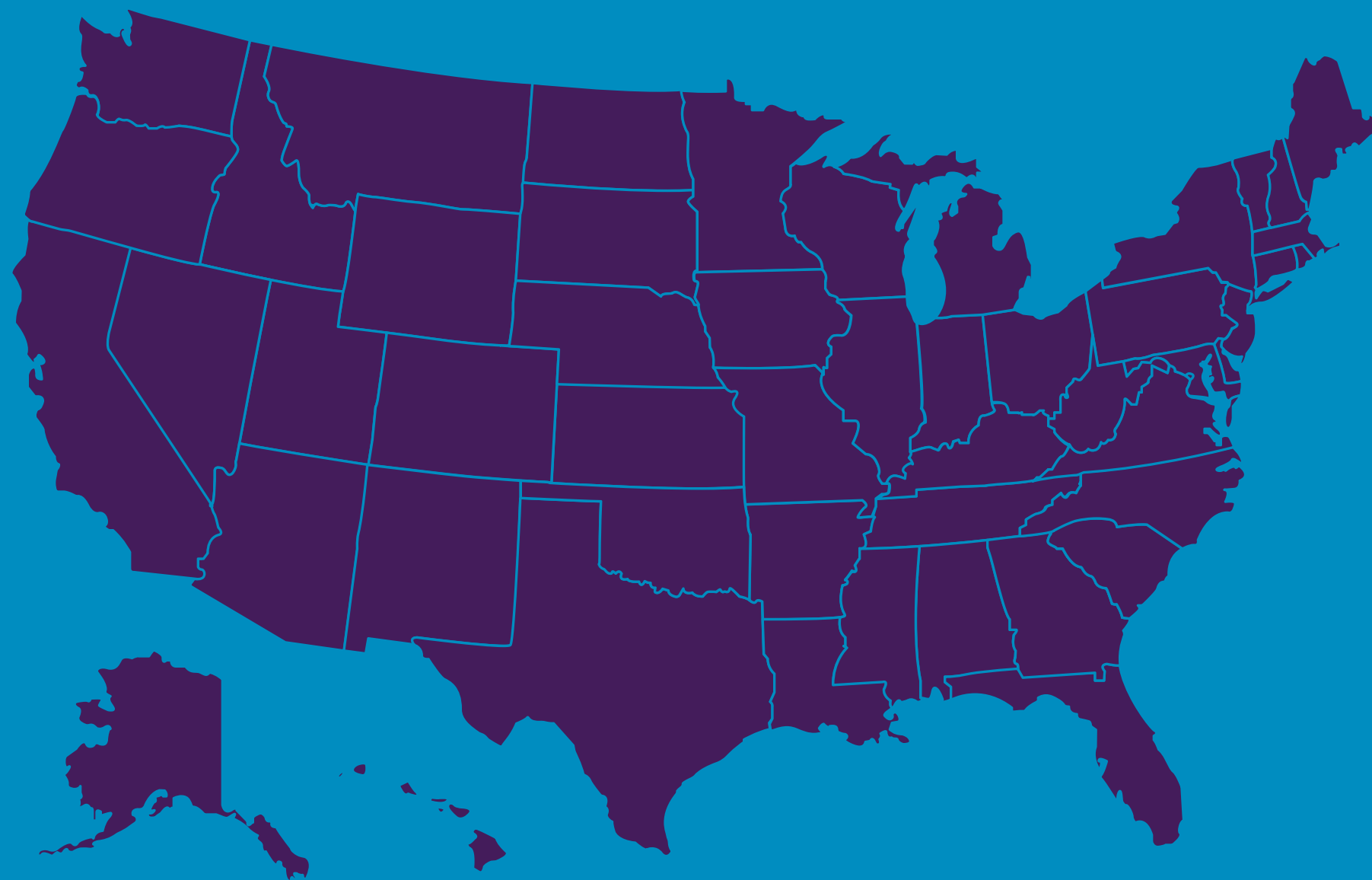


Alternative Care Providers



Vision Providers





## NETWORK STATISTICS

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## OUR NETWORK PARTNERS



Medical Providers



Alternative Care Providers



Vision Providers





**...plans with  
out-of-network  
benefits!**

# DIFFERENT ON PURPOSE

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**Alternative  
Care and vision**



**Free generic Rx**



**Free office visits**



**Low copays  
for urgent and  
emergent care**



# CHOICES EMPLOYERS LOVE

Business owners **select up to 3 plans**—in any combination—for their employees to choose from.


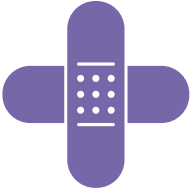





















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**Employees decide what matters most to them!**






# 2016 SMALL GROUP PLANS

A range of plan types designed for your clients' needs.

						
	CLEARCARE	PRIMARYCARE	CORECARE	KEYCARE	HSA	STANDARD
 Bronze tier						
 Silver tier						
 Gold tier						

**CLEARCARE-OON PLANS**

**CORECARE-OON PLANS**

**STANDARD-OON PLANS**

# EXAMPLE PLAN SELECTION

Here's a sample scenario to walk through the mix and match process.

Enrolling Group Size

12

Employer Contribution

(towards base plan)



Base Plan



**STANDARD SILVER**

Since this is the base plan, the employer contributes 75% of the cost. Nine employees choose this option.

Buy Up Option 1



**CORECARE GOLD**

Two employees choose to enroll in Buy Option 1.

Buy Up Option 2


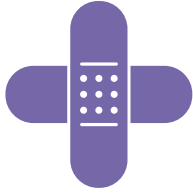






































































**CORECARE GOLD-OON**

Offered for one employee that has a Pediatrician they prefer to work with who is not participating in the network.

# PLANS AT A GLANCE

Offering the key benefits that consumers want.

						
	 	  	 	 	 	  
	CLEARCARE	PRIMARYCARE	CORECARE	KEYCARE	HSA	STANDARD
Alternative care 25 visits @ \$25						
Vision care (adult)						
Optional Out-of-network benefits						
Copay, ER (\$)	 	 				
Copay, Urgent Care (\$)	 	  	 	 		 
No charge office visits		  	 	 		
Copay, generic Rx (\$)	 	  	 	 		 
Copay, preferred Rx	 	 	 			 



Questions?

# INDIVIDUAL PLANS

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**STANDARD PLANS**



**CATASTROPHIC PLAN**



**HRIC loves  
brokers.**

# PARTNERING WITH HEALTH REPUBLIC

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# PARTNERING WITH HEALTH REPUBLIC

Commission payments for the clients you sell through HRIC.

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# \$16 PMPM

**up to \$80 per family per month**

**EFFECTIVE WITH 2016 POLICY START DATES**

# PARTNERING WITH HEALTH REPUBLIC

Access to co-branded materials with your logo and messaging.

## TO SUM IT UP

YOUR LOGO HERE

**HEALTH REPUBLIC INSURANCE**

**THIS IS A HEADING**  
We are locally owned and operated and have provided comprehensive risk management solutions in Pendleton, Oregon and surrounding areas for almost three decades. We provide personal attention, exceptional resources, and ongoing support. Our goal is to maximize coverage and keep premiums low. Our promise is to provide fast and efficient services.

**ANOTHER HEADING**  
We take an approach of 'one responsible source,' which means that we provide all of the coverage you need under one roof. We consult with you to establish the best coverage for your needs and then match these needs with ideal policies. We optimize your policies by eliminating overlaps and avoiding unnecessary expenses.

**YOUR LANGUAGE HERE**  
We specialize in coverage for farms and agri-businesses and employee benefits like Group Health, Life, Vision, and Disability plans. We offer a wide variety of coverage for personal and commercial lines.

**CONTACT YOUR AGENCY NAME HERE**  
Your Agency Name  
Your address here  
City, OR 97000  
O: (503) 123-4567  
C: (503) 123-4567

**FASTEST GROWING SMALL GROUP CARRIER**  
Over the past 18 months, Health Republic® has helped over 700 businesses enroll in affordable, quality coverage. We're very proud of this achievement but we're not done yet—we're committed to helping many more small businesses offer great benefits to their employees for years to come.

**GREAT PLANS AT LOW PRICES**  
We offer flexibility and great value! With Health Republic, you can offer your employees up to three plans to choose from—and with sixteen plans to pick from, we have a plan for everyone! Plus, our plans are very competitively priced throughout Oregon.

**EXPANSIVE PROVIDER NETWORKS**  
At Health Republic, we believe that being able to choose your doctor is a big deal—we don't want you to get stuck in a narrow network! Our members have access to medical providers contracted with Providence, CHP alternative care providers, and VSP vision providers statewide. What's more, if you end up out-of-state you can take full advantage of our extensive National Network: with almost 14,000 medical providers in Oregon, and another 681,000 nationally, you can rest assured we've got you covered.

**STELLAR SERVICE & EXCELLENT HEALTH CARE**

© 2015, Health Republic Insurance

www.healthrepublicinsurance.org

## A few steps to get your co-branded flyer:

- 1 Send your logo to your HRIC Sales Executive contact.

### PREFERRED FORMATS FOR BEST RESULTS:

#### Vector files

.AI—Adobe Illustrator

.EPS—Encapsulated PostScript

#### Bitmap files

.JPEG @ 300 DPI

.TIF @ 300 DPI

- 2 Send the marketing language\* and contact information you would like included on your portion of the flyer.
- 3 Content will be forwarded to the HRIC graphic designer and you will receive a print- and web-ready file when completed!

*\*Please note that we reserve the right to edit your content when necessary.*

**PROMINENT LOGO LOCATION  
TO HIGHLIGHT YOUR BRAND.**

### CONTACT YOUR AGENCY NAME HERE

Your Agency Name  
Your address here  
City, OR 97000  
O: (503) 123-4567  
C: (503) 123-4567

**AREAS TO INSERT YOUR  
INFO AND CONTENT.**

**CUSTOMIZABLE TO  
YOUR COLOR PALETTE  
AND STRUCTURE OF YOUR  
MARKETING VERBIAGE.**

# YOU'RE IN GOOD HANDS

We speak your language—Many of us are licensed producers and former brokers, too.



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**HANNAH SMITH**

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republicinsurance.org



**BRI ROPER**

Broker Support Coor.

503-208-9705

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republicinsurance.org

## OTHER WAYS TO CONTACT US!

[www.healthrepublicinsurance.org/brokers](http://www.healthrepublicinsurance.org/brokers)

[sales@healthrepublicinsurance.org](mailto:sales@healthrepublicinsurance.org)

[groupquotes@healthrepublicinsurance.org](mailto:groupquotes@healthrepublicinsurance.org)

# UNDERWRITING GUIDELINES

Requirements and Limitations for your clients to be an eligible small group.

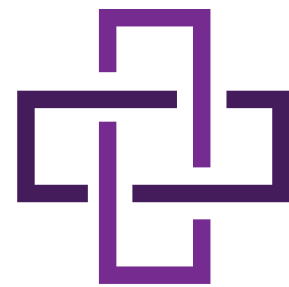
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**Why us?**

- 1 Passionate about being Oregon's BEST small group carrier
- 2 We get small business, we are one
- 3 Members love us
- 4 100% local in-house service
- 5 Products and services that go above and beyond the traditional health insurance model
- 6 Huge provider networks
- 7 Innovative plans that small businesses can mix & match

**Here's to a  
great 2016!**



**HEALTH REPUBLIC**  
**INSURANCE**