

Group Proposal:

Minimum Essential Coverage with Healthcare2U's DPC^{plus}

Delivering Coast-to-Coast Meaningful Essential Coverage™ to Employers



Did You Know?

In 2016, the Congressional Budget Office projected \$228 billion from employers who failed to offer coverage or offered inadequate coverage to their full-time employees.

Non-Compliance Penalties

The Employer Mandate: Penalty A*

Employers must offer at least Minimum Essential Coverage (MEC) to at least 95% of its ACA full-time employees and their dependents. Non-Compliance will generally result in a penalty of \$2,570 PER eligible employee in 2020.

The Employer Mandate: Penalty B*

Employers must offer a Minimum Value (MV) plan that meets 60 percent actuarial value, including hospitalization services. The MV plan must be offered at a maximum contribution of 9.78 percent of the employee's income in 2020 – employers pay the difference.

Example:

A minimum wage employee - An employee making \$10 an hour who works a minimum of 30 hours per week, has a maximum employee contribution of \$130.15 per month. If the plan cost is \$400, employers pay the difference of \$269.85 per month

Non-compliance in 2020 will result in a \$3,860 penalty per employee that enrolls in coverage through the state exchange and receives a premium subsidy.

The Solution *presented by* **FOUND Benefits.com**

SBMA's experts have developed a cost-conscious MEC plan offering employers an affordable solution to help eliminate penalties.

SBMA is Affordable

Beginning with the provisions of the ACA, many MEC administrators developed programs with unnecessary benefit add-ons, which created an unaffordable MEC program. SBMA eliminates unnecessary add-ons and provides you with a low-cost MEC solution without excessive fees and additions.

SBMA is Offered Through Experienced Brokers and Agents

Many companies did not offer benefits prior to the federal regulations mandating group health coverage. As a result, agents or brokers with limited expertise in group health consulting were retained to create a compliant benefit solution. In contrast, SBMA's MEC product is only offered through approved brokers in the group health insurance industry.

SBMA is the Complete Solution

Many organizations implement a strategy without any regard to the new 1094/1095 reporting provisions. Their experts are capable of assisting, not only in plan administration, but also in the reporting of the benefits offered to the IRS.

About Us

Staff Benefits Management and Administrators (SBMA)



SBMA provides comprehensive benefits administration that you can trust. Their team has a well-deserved reputation of excellence in providing smart, sensible and cost-effective solutions for clients. Their mission is to provide an affordable solution to the Affordable Care Act's (ACA) challenges, so they've developed a cost-conscious Minimum Essential Coverage (MEC) plan that offers employers an affordable solution to help eliminate penalties. They provide experienced healthcare administrators that offer a complete solution from implementation and enrollment to administration and year-end reporting.

Healthcare2U | No-Claims Healthcare™



Healthcare2U is a non-insurance healthcare alternative that eliminates claims while providing convenient and affordable access to primary care. Through our proprietary Private Physician Network (PPN)™, Healthcare2U provides a unique patient-navigation platform which guides members through the healthcare system. Members receive access to our nationwide PPN for acute care at \$10 an in-office visit and \$25 for urgent care. For the same \$10 in-office fee, Healthcare2U also detects and manages 13 of the most prevalent chronic disease states. In addition, we offer round-the-clock telehealth for \$0 out-of-pocket cost and contract with our practitioners to practice generic-first protocols for pharmaceuticals.

SBMA's Minimum Essential Coverage

By eliminating unnecessary add-ons, SBMA is able to provide groups with a low-cost Minimum Essential Coverage (MEC) without excessive fees and additions. SBMA offers a complete solution for organizations by assisting in plan administration, and in IRS reporting.

What is Minimum Essential Coverage (MEC)?

Minimum Essential Coverage is any insurance plan that meets the Affordable Care Act (ACA) requirement for having health coverage. To avoid the ACA penalties, employers must offer and employees must be enrolled in a plan that qualifies as Minimum Essential Coverage (sometimes called “qualifying health coverage”).

SBMA Includes

- MEC coverage of 72 preventative services
- Plan document
- Multi Plan Network
- ID cards
- Enrollment guides
- Claims adjudication
- SBCs
- 1094/1095 Reporting data provided (filing services available)
- COBRA administration



Preventative Care

The Affordable Care Act requires all plans to cover certain preventative care services. Under this plan, these services must be administered either through Healthcare2U, PHCS or MultiPlan Networks.

For All Adults

- Alcohol misuse screening and counseling
- Aspirin use
- Cholesterol screening
- Depression screening
- Type 2 diabetes screening
- Diet counseling
- HIV screening
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling
- Syphilis screening
- Tobacco use screening
- Abdominal aortic aneurysm screening
- Colorectal cancer screening
- Immunization vaccines

For Children

- Autism screening
- Blood pressure screening
- Congenital hypothyroidism screening
- Developmental screening
- Dyslipidemia screening
- Gonorrhea preventative medication
- Hearing screening
- Height, weight and Body Mass Index (BMI) measurements
- Hematocrit or hemoglobin screening
- Hemoglobinopathies or sickle cell screening
- Immunization vaccines
- Iron supplements
- Medical history throughout development
- Oral health risk assessment
- Phenylketonuria (PKU) screening
- Tuberculin testing
- Alcohol and drug assessments
- Behavioral assessments
- Cervical dysplasia screening
- Depression screening
- Fluoride chemoprevention supplements
- HIV screening
- Lead screening
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling
- Vision screening

For Women

- Anemia screening on a routine basis
- Bacteriuria (urinary tract or other urinary infection) screening
- Cervical cancer screening
- Chlamydia infection screening
- Domestic and interpersonal violence counseling
- Folic acid supplements
- Gonorrhea screening
- HIV screening and counseling
- Osteoporosis screening
- Sexually Transmitted Infection (STI) counseling
- Tobacco use screening and interventions
- Well-woman visits
- BRCA counseling
- Breast cancer mammography screening
- Breast cancer chemoprevention counseling
- Breast feeding support and counseling
- Contraception and patient education counseling
- Gestational diabetes screening
- Hepatitis B screening
- Human Papillomavirus (HPV) DNA testing
- Rh incompatibility screening
- Syphilis screening





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Introducing Healthcare2U's:

Direct Primary Care *plus*

A Coast-to-Coast Healthcare Membership™ for MEC Members

Healthcare2U's mission is to provide affordable and convenient access to excellent primary care, wellness and chronic disease management. We deliver our Direct Primary Care Plus (DPCplus) membership to individuals ages 2 to 65 and accept all pre-existing conditions. Through our proprietary Private Physician Network (PPN)™ across the nation, Healthcare2U is breaking down the barriers to convenient access to quality primary care with a focus on promoting healthy living while preventing disease. Members receive the unlimited services listed below by scheduling care through Healthcare2U's Central Scheduling Department (CSD) during business hours.

Unlimited Direct Primary Care*

- Unlimited doctor visits with a \$10 visit fee
- Unlimited urgent care visits with a \$25 visit fee
- Annual physical ¹ with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel
- Patient navigation center staffed by bilingual medical assistants to schedule care for members and eligible participants

Unlimited Virtual DPC ²

- Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members

Unlimited Chronic Disease Management*

- Unlimited treatment and management of 13 chronic disease states for the same \$10 visit fee. Healthcare2U accepts all pre-existing conditions, including:
 - Anxiety
 - CHF
 - Fibromyalgia
 - Arthritis
 - COPD
 - GERD
 - Asthma
 - Depression
 - Gout
 - Blood Pressure
 - Diabetes
 - Hypertension
 - Thyroid

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preferred provider for



512-778-5099 Steve@FoundBenefits.com

* No walk-ins allowed. Unlimited services (including Virtual DPC/telehealth) must be accessed through Healthcare2U's Central Scheduling Department (CSD). In-office appointments are only available within business hours (Monday through Friday, 7 AM to 6 PM CST). The CSD may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services

- Healthcare2U is a direct primary care membership. It is not insurance.

¹ Well-woman pap smear pathology interpretation is not included.

² Telehealth services are provided through MeMD, a third-party provider. 1) When medically necessary, MeMD's providers can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services, and all have prescriptive authority for each of the states in which they are licensed. 2) MeMD provides access to online medical consultations with physicians, nurse practitioners, and physician assistants who can write prescriptions when medically necessary and permitted by state law. MeMD is not an online pharmacy, and medications cannot be purchased or dispensed from MeMD directly. MeMD is not a replacement for your primary care physician or annual doctor's office visit. Subject to state regulations, MeMD is available nationwide with providers licensed to practice in your state who use video and/or audio technology.

- The minimum essential coverage portion of this membership is offered through SBMA, a third-party provider.

Minimum Essential Coverage with Healthcare2U's DPC^{plus}

	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Administration	\$70	\$115	\$160	\$205
Claims Reserve	\$15	\$30	\$35	\$50
Total Plan Cost	\$85	\$145	\$195	\$255

(Year-end claim reserve surplus can be utilized for employee premium holidays and/or administration of policy)

- Costs include plan document, Multi Plan Network, ID cards, enrollment guides, claims adjudication and SBCs.
- MEC claim-reserves are based on a conservative projection of the utilization of MEC benefits.
- Claim reserves can be held and administered by the client company. Please note, if the client chooses to hold their own claims reserve, claims must be paid within 10 business days.
- COBRA administration included at no additional charge.

presented by

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Healthcare2U | No-Claims Healthcare™
www.healthc2u.com
contact@healthc2u.com
(512) 900-8900

for more information contact Steve@FoundBenefits.com 512-778-5099