

2. WHY CONNECTICARE SOLO IS THE RIGHT SOLUTION FOR YOUR CLIENTS

Target Markets

Before we answer the question, “Why choose ConnectiCare?” let’s look at who makes an attractive prospect for ConnectiCare SOLO. This product is designed to help meet the need for affordable, quality health insurance among Connecticut’s individuals and families who do not have access to employer-sponsored group coverage. ConnectiCare SOLO can be an ideal solution for people who are:

- Self-employed (1099 consultants/contractors)
- Recently unemployed/between jobs
- Part-time/seasonal employees
- Early retirees
- Employed by a company that doesn’t offer health insurance
- Dissatisfied with their present plan

Key Selling Points

In today’s market, your clients have a number of managed care plans to choose from. It’s important for them to understand that ConnectiCare is truly different, and here is why:

A. The ConnectiCare Brand:

“You Know Us By Heart.”

- **We know Connecticut:**
Locally managed right here at our headquarters in Farmington, we are accessible and responsive to member needs.
- **Industry-Leading Service:** ConnectiCare, Inc. received the highest member satisfaction score for customer service in Connecticut, according

to the 2011 Consumer Assessment of Healthcare Providers and Systems (CAHPS). (Competitors included: Aetna, Anthem Blue Cross and Blue Shield, CIGNA, Oxford Health Plans, and United HealthCare.)

We also had the lowest member-complaint ratio of Connecticut managed care plans in 2010 (reported in 2011 by the Connecticut Department of Insurance.)

- **A Focus on Quality:** ConnectiCare received “Excellent” Accreditation from NCQA with Distinction in Member Connections, and Care Management and Health Improvement. NCQA (National Committee for Quality Assurance) is the industry standard for quality. For more information see www.ncqa.org.

B. The Product

- **Wide choice of affordable, quality plans:** Our ConnectiCare SOLO portfolio is designed to meet different budgets and levels of coverage. Serving as a guide, you can help your clients choose the plan that’s right for them.
- **Extensive provider network:** Made up of more than 20,000 health care professionals, hospitals and other facilities, our participating provider network offers convenient access to care no matter where members live in Connecticut. Members of our POS plans have the freedom to go outside the network for covered services (though benefits are paid at a lower level and non-participating providers may bill for any outstanding balance).

- **Coverage for pre-existing conditions:** We cover pre-existing conditions from the effective date of the policy for persons under age 19 who apply for coverage as dependents. NOTE: Persons under age 19 may NOT apply for coverage as a subscriber. We cover pre-existing conditions from the effective date of the policy for persons age 19 and over who pass medical underwriting and are accepted into the plan. (See Section 8 for more information on medical underwriting.)

- **No referrals needed:** Because all of our ConnectiCare SOLO plans are Open Access, members are free to seek care from a specialist without a PCP referral.

- **ConnectiCare Touchpoints:**

Our members' health is at the heart of everything we do. This comprehensive program of services, discounts, and information is designed to empower members to take an active role in their health. Touchpoints puts the necessary online tools at their fingertips, from making healthy choices to keeping track of checkups. (For more information on Touchpoints, go to www.connecticare.com.)



- **Homegrown health management:** Our Health Management Programs, a feature of ConnectiCare Touchpoints, are designed, run and adapted in-house by ConnectiCare's own medically trained staff. These programs help members manage heart disease, diabetes, asthma and chronic obstructive pulmonary disease (COPD).

SOLO Dental Plans – new for 2012!

Dental is good for you and your clients

Our ConnectiCare® SOLO Dental Plan is available for new business effective January 1, 2012. SOLO Dental offers coverage for a wide range of preventive care including exams, X-rays and fillings, as well as some restorative services.

As you may know, dental benefits are the second most requested in today's marketplace – second only to medical benefits. And, research suggests that good oral health is an important aspect of your overall health and well being. By adding SOLO Dental to your SOLO medical sales, you'll earn additional commission too. Remember, Dental cannot be sold by itself. It must be sold with a medical plan as a package. For complete details on the new dental plan, see the benefit summary on page 104.

Helping Your Clients Choose the Plan That is Right for Them

As a producer, you serve a vital role in helping your clients understand all the complexities of the health insurance industry. They rely on you to recommend a solution that will protect them from catastrophic medical costs. A solution that gives them the most value for their health care dollar.

Of course, each client's preferences and budget are different. And ConnectiCare SOLO is designed to have broad appeal. Some questions to consider when picking the right plan:

- **Is your client comfortable with having an up-front deductible before ConnectiCare begins paying for covered services?**

If yes, consider one of our POS Up-Front

Deductible Plans, with deductible options ranging from \$500 to \$10,000, or one of our High-Deductible Health Plans (HDHP).

- **Does your client prefer having a copayment for most in-network services rather than an up-front deductible?**

Then one of our POS Hospital Deductible Plans may be a solution. These plans only apply a deductible to hospital services – ambulatory (outpatient hospital, including free-standing outpatient surgery centers) and inpatient.

- **Is your client interested in a low-premium plan that can be combined with the tax advantages of a Health Savings Account**

(HSA)? Carefully review our selection of High-Deductible Health Plans (HDHPs), which are designed to work in concert with an HSA fund. Be sure your clients understand the responsibilities of having an HSA before opening one. (See the section on HSAs on page 99 for more information.)

Your clients are looking to you to be their health care insurance guide. Be sure to understand their coverage needs, their financial situation and their comfort level with cost-sharing. With a collaborative approach, you can help build a successful, long-term relationship with your clients.

