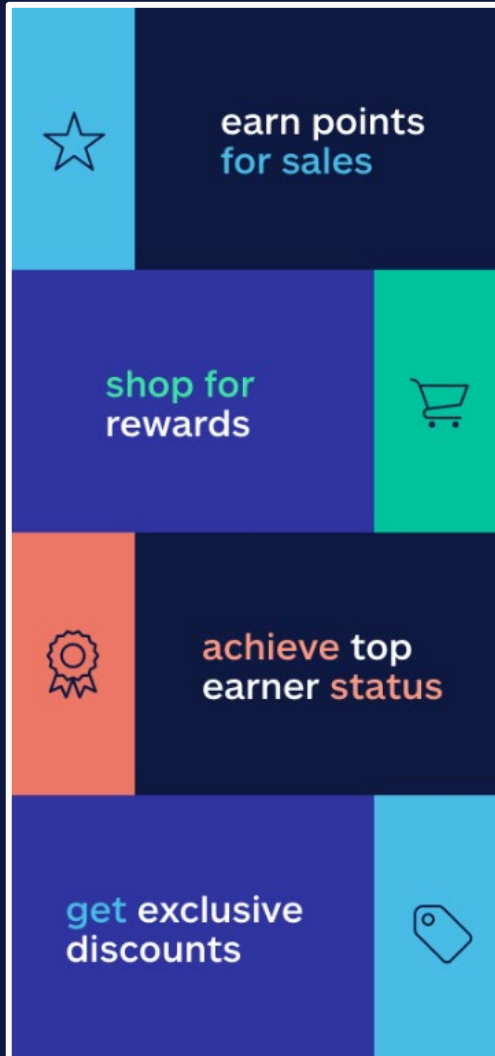
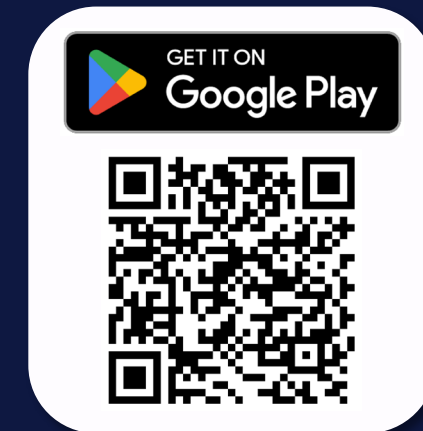


# Thank You For Joining! While You Wait...

Join the Allstate Elevate Rewards program!



- **Earn 2 reward points** for every dollar of initial monthly premium collected.
  - Short Term Medical is excluded.
- Redeem points from a catalog of 900+ rewards...
  - Gift cards, merchandise, trips, and more.
- Download the app and register.
  - **Must accept Terms & Conditions to earn points for sales.**
  - Earn 250 points for accepting Terms & Conditions.
- Watch for point multiplier bonus campaigns throughout the year.



# Allstate Health Solutions

**Short Term Medical  
Is Back!**



# Welcome!



**Mike Lichtman**

Director – Individual Health Sales  
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# All Things Individual

Solutions For All Ages – Solutions For All Agents

- Individual – Under 65
  - **Short Term Medical**
  - Under 65 Supplemental
    - Accident
    - Cancer, Heart/Stroke
    - Dental
    - Term Life
- Senior Market
  - Senior DVH
  - Senior Indemnity
  - Final Expense (Whole Life)



# ACA -The Impact To Consumers

- Average ACA Rate Increases: 18% (varies by market)
  - Source: HealthSherpa
- Subsidies will be reduced or no longer apply
- Will those over 400% of FPL search for suited, cost-effective alternatives?

# New STM Regulations

- July 7 2023: Biden Administration announced new proposed rules for STM
- March 28 2024: Rule is passed from Biden admin
- September 1<sup>st</sup> 2024: Terms can be no longer than 3 months - with another month to renew
- August 7<sup>th</sup> 2025: Trump administration announces a bulletin



# CMS Bulletin Relating to STM – August 7th

- Until future rulemaking is issued and applicable, the Departments do not intend to prioritize enforcement actions for violations related to failing to meet the definition of “short-term, limited duration insurance” in the 2024 final rules, including the notice provision. HHS encourages States to adopt a similar approach to enforcement. HHS will not, during this period, consider a State to be failing to substantially enforce the relevant individual market requirements under the PHS Act or ACA where a State adopts a similar approach to enforcement or, where applicable, applies its State law definition of “short-term, limited-duration insurance.”

◦ STATEMENT OF U.S. DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, AND THE TREASURY REGARDING SHORT-TERM, LIMITED-DURATION INSURANCE


# Can't Keep a Good Plan Down: 3-yr STM Plans!

- Short Term Medical Durations:
  - CMS won't enforce 2024 Final Rule
  - States encouraged to follow suit, ultimately up to the states to enforce
- Allstate Health Solutions:
  - August 13<sup>th</sup>: Reverted back to longer durations
  - Up to 36 months in most markets
  - Recuro: \$0 RX copay + Virtual Urgent Care (Sept 26th)
  - Check product grid for more details







# Short Term Medical Is Back!



**Allstate**  
HEALTH SOLUTIONS

**short term  
medical  
insurance**

Coverage you need for  
the time you need it.





# Know What is Available In Your Market

## short term medical details by state



**Allstate.**  
HEALTH SOLUTIONS

### Short term medical - Aetna

State	Association or individual	Policy duration	✓	✓	✓	✓
AL	Association (R)	12 months	✓	✓	✓	✓
AR	Association (R)	12 months	✓	✓	✓	✓
AZ	Association (R)	12 months	✓	✓	✓	✓
FL	Association (R)	12 months	✓	✓	✓	✓
GA	Association (R)	12 months	✓	✓	✓	
IA	Individual	12 months	✓	✓	✓	
ID	Individual (O)	6 months <sup>1</sup>				
IN	Association (R)	12 months	✓	✓	✓	
KS	Individual	12 months <sup>2</sup>	✓	✓	✓	
KY	Association (R)	12 months	✓	✓	✓	✓
LA	Association (R)	12 months	✓	✓	✓	
MD	Individual (O)	3 months <sup>3</sup>	✓			
MI	Association (R)	6 months <sup>4</sup>				
MO	Individual (O)	12 months	✓	✓	✓	
MS	Association (R)	12 months	✓	✓	✓	
MT	Individual	3 + 1 months <sup>10</sup>				
NC*	Association (R)	3 + 1 months <sup>10</sup>				
ND	Association (R)	6 months <sup>5</sup>				
NE	Individual (O)	364 days <sup>6</sup>		✓	✓	
NV	Association (R)	6 months <sup>4</sup>				
OH	Association (R)	12 months	✓	✓		
OK	Individual (O)	12 months	✓	✓	✓	
OR	Individual (O)	3 months <sup>7</sup>				
SC	Association (R)	11 months		✓	✓	✓
SD	Individual (O)	12 months <sup>8</sup>	✓			
TN	Association (R)	12 months	✓	✓	✓	
TX*	Association (R)	3 + 1 months <sup>10</sup>				
UT	Individual	12 months	✓	✓	✓	
VA <sup>1</sup>	Association (R)	3 months <sup>8</sup>		✓		
WI	Individual	12 months <sup>9</sup>	✓		✓	✓
WV	Association (R)	12 months	✓	✓	✓	
WY	Individual (O)	12 months	✓	✓	✓	

### Short term medical - Cigna

STATE	Association or Individual	Policy Duration	✓	✓	✓
AL	Association (R)	12 months	✓	✓	✓
AR	Association (R)	12 months	✓	✓	✓
AZ	Association (R)	12 months	✓	✓	✓
FL	Association (R)	12 months	✓	✓	✓
GA	Association (R)	12 months	✓	✓	✓
IA	Individual	12 months	✓	✓	✓
ID	Individual (O)	6 months <sup>1</sup>			
IN	Association (R)	12 months	✓	✓	✓
KY	Association (R)	12 months	✓	✓	✓
LA	Association (R)	12 months	✓	✓	✓
MI	N/A	N/A			
MO	Individual (O)	12 months	✓	✓	✓
MS	Association (R)	12 months	✓	✓	✓
MT	N/A	N/A			
NE	Individual (O)	12 months <sup>4</sup>	✓	✓	✓
NV	Association (R)	6 months <sup>4</sup>			
OH	Association (R)	12 months	✓	✓	
OK	Individual (O)	12 months	✓	✓	✓
SC	Association (R)	11 months		✓	
UT	Individual	12 months	✓	✓	✓
WI	Individual	12 months <sup>9</sup>	✓		✓
WV	Association (R)	12 months	✓	✓	✓
WY	Individual (O)	12 months	✓	✓	✓

(R) Association required | (O) Association optional

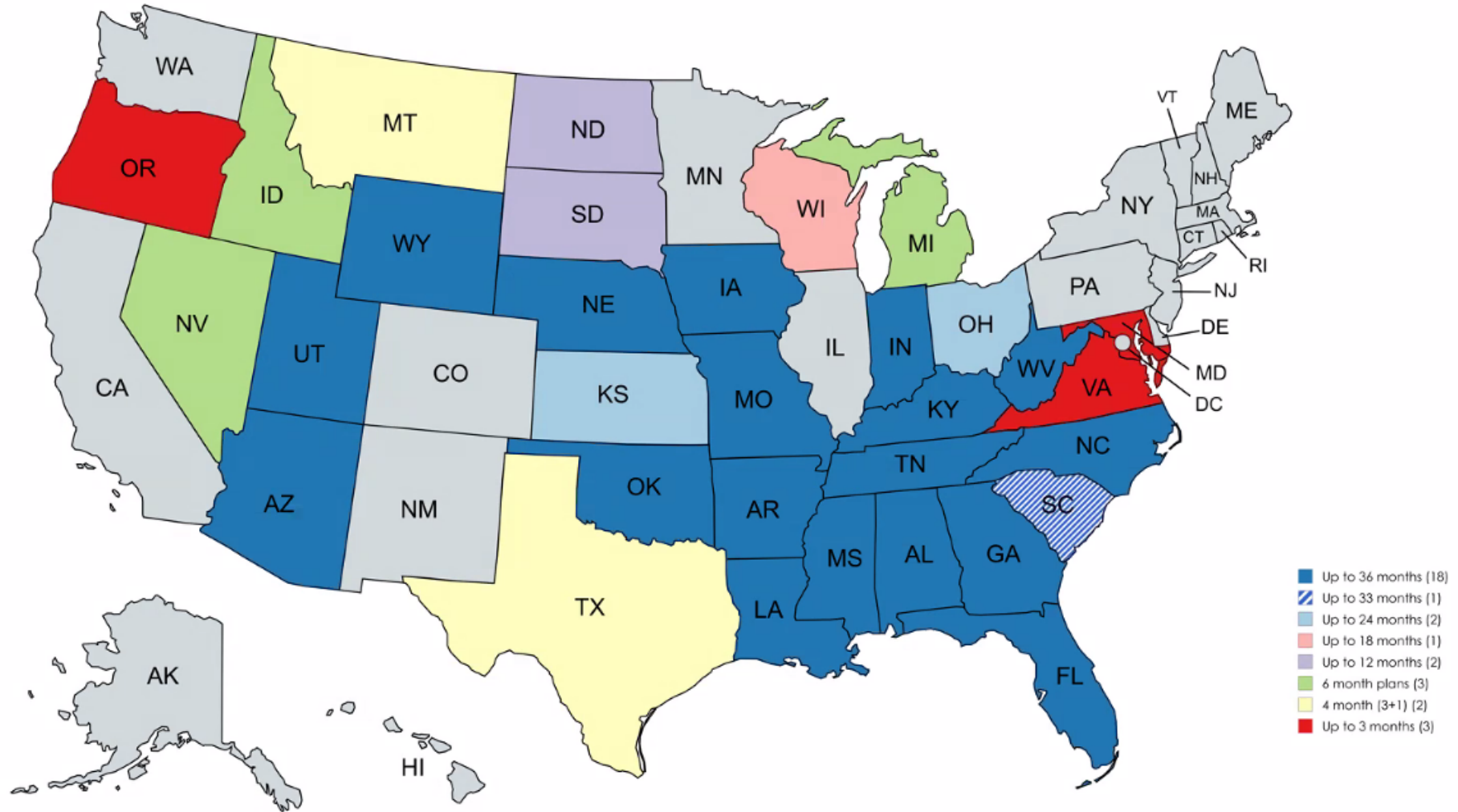
✓ Coverage is equal to no more than the duration minus one day

✓ Ability to purchase consecutive plans is available

✓ Renewability options available

✓ HSA compatible plans available

# Know What is Available In Your Market



32 state footprint – See STM grid for details  
Rewrite considerations may apply by state

# Why Short Term Medical?

- Short Term Medical is a great option for customers who:
  - Want longer-term plan stability with renewable options
  - Don't want to pay high ACA costs and need budget-friendly options
  - Missed the Open Enrollment period
  - Are between jobs or meeting a waiting period requirement
  - Are looking to bridge the gap until Medicare
  - Want a National PPO Network
- Benefits To The Agent
  - Ability to differentiate and offer alternate solutions
  - Enhanced ability to cross sell
  - Earn more while being a better agent
  - Rate Lock for multi year policies

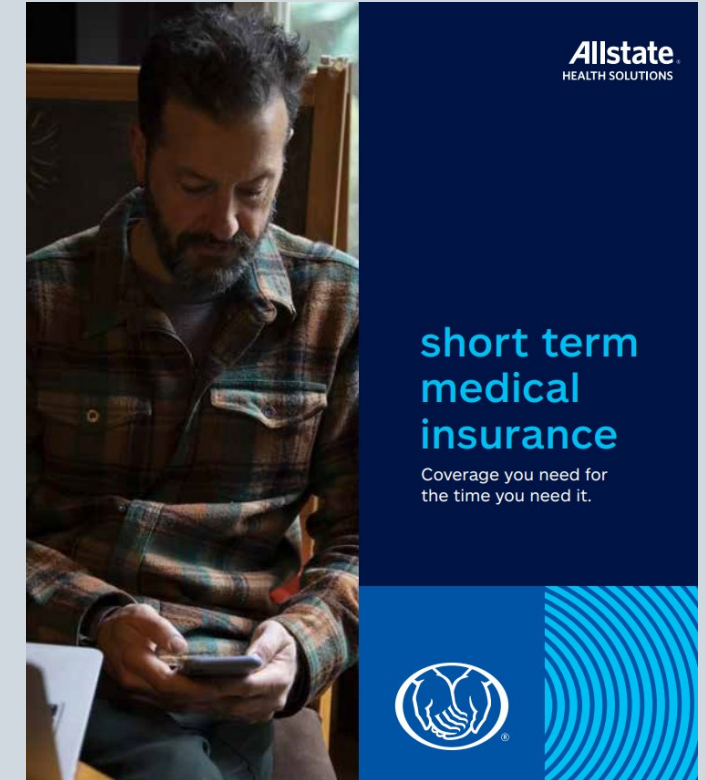
# Allstate Health Solutions In The STM Market

- Our Clients
  - Traditional STM client
    - Between jobs, waiting period, waiting Medicare, newly independent
  - STM Alternative vs. ACA client
    - Financial UW vs Medical UW decision
    - Low to no subsidy, no to low utilization, want broader/national network
- Term durations from 1 month up to 36 months of coverage (varies by market)
- Understand your clients needs – Cost, coverage, etc.
  - STM does not cover pre-existing conditions
  - Intelliscript check to verify\*\*\*



# Additional Highlights – Allstate STM

- Simplified issue (yes/no - accept/reject)
  - GI available in most markets
- Next day effective dates (7 day wait period for sickness)
- Children only option (starting at 60 days)
- Deductible waived on urgent care (\$50 access fee plus coinsurance)
- LIFE Association Membership – Telemed for Life
- No SSN Required
- UW is the same 1 month or 36 months – no change in risk review.
- Two network options - Aetna and Cigna



For full product and exclusion info, visit  
<https://allstatehealth.com/marketing-materials/>

Refer to the STM Grid for availability and terms

# Allstate Health Solutions:

## STM Plan Designs

	Essentials PPO plan			Enhanced PPO plan									Coplay Enhanced PPO plan	
Deductibles <sup>5</sup>	\$5k	\$10k	\$25k	\$2.5k	\$2.5k	\$2.5k	\$5k	\$5k	\$5k	\$7.5k	\$10k	\$25k	\$6k	\$8k
Coinsurance % paid by you	40%	40%	40%	50%	20%	0%	50%	20%	0%	20%	0%	0%	0%	0%
Coinsurance out-of-pocket Per member	\$7.5K	\$7.5K	\$7.5K	\$5k	\$5k	\$0	\$5k	\$5k	\$0	\$5k	\$0	\$0	\$0	\$0
Coverage period maximum	\$250,000			\$1,000,000									\$5,000,000	
Office visits Including preventive visits	Applies to deductible and coinsurance			Applies to deductible and coinsurance									Coplay: <sup>6</sup> \$40 PCP; \$60 Specialist	
													Up to 6 months: Single: 1 total Family: 3 total	Over 6 months: Single: 2 total Family: 4 total
Pharmacy <sup>7</sup>	Not applicable			Not applicable									\$10 Copay on generic drugs Maximum benefit of \$3,000	
Outpatient services <sup>8</sup>	<ul style="list-style-type: none"> <li>Applies to deductible and coinsurance</li> <li>\$15,000 Limit (Some restrictions apply)<sup>9</sup></li> </ul>			<ul style="list-style-type: none"> <li>Applies to deductible and coinsurance</li> <li>Some limit restrictions apply, see footnote for details<sup>9</sup></li> </ul>									<ul style="list-style-type: none"> <li>Applies to deductible and coinsurance</li> <li>Some limit restrictions apply, see footnote for details<sup>9</sup></li> </ul>	
Adult screenings	Applies to deductible and coinsurance			Applies to deductible and coinsurance									<ul style="list-style-type: none"> <li>Includes immunizations</li> <li>Applies to deductible and coinsurance</li> </ul>	

# Network Options



- Aetna Open Choice® PPO network
  - 690,000 medical providers<sup>7</sup>
  - 5,700 hospitals<sup>7</sup>

MOST POPULAR  
NETWORK OPTION



- Cigna® PPO network
  - 1,000,000 medical providers<sup>8</sup>
  - 6,300 hospitals<sup>8</sup>

<sup>8</sup>Source: Cigna analysis of actual number of doctors in the PPO network as of September 1, 2018. Data is subject to change.



# LIFE Association membership<sup>11</sup>



- TeleMed for LIFE
  - Connect to a physician via phone or video 24/7
  - Unlimited consultations at no extra cost
- Active & Fit Direct<sup>®</sup>
  - Choose from 9,000+ fitness centers for just \$25/month<sup>12</sup>
  - 2,500+ on-demand workout videos for home or on-the-go
- Other discounts and services include:
  - Hospital and diagnostic facility negotiation services<sup>13</sup>
  - Discounts on DirectLabs and Life Line Screening<sup>®</sup> services
  - Financial Empowerment<sup>™</sup> platform
  - Allstate Identity Protection
  - Auto discounts
  - Entertainment discounts and more

**Note:** LIFE Association membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. The agent and Allstate Health Solutions may receive financial compensation in connection with membership fees. | <sup>11</sup>In AL, AR, FL, GA, IN, KY, LA, MS, OH, TN, SC, and WV, customer must be a LIFE Association member prior to applying for a Short Term Medical PPO plan. | <sup>12</sup>Plus enrollment fee and applicable taxes. | <sup>13</sup>Negotiations are not available for services that have been paid for, are already in collections, have already been negotiated, or are older than 60 days. Other restrictions may apply. Negotiations may not be applicable if services have already been discounted through other networks and benefits provided by this plan.

# Now Available In Select Markets – STM HSA!

- HSA Eligible Plans
  - Initial Markets:
    - FL, AZ, TX, WI, KY, SC, AL, AR
    - Embedded deductible
    - 2x family
  - 12-month, renewal, or 12x2 options only
  - HSA account access available through UMB Bank
    - No account fees
    - Easy online enrollment
    - Unlimited debit cards

HSA Compatible Plan options <sup>16</sup>				
Deductibles <sup>17</sup>	\$6,000	\$6,000	\$6,000	\$7,500
Coinsurance % paid by you	30%	10%	0%	0%
Coinsurance out-of-pocket x2 for family	\$1,500	\$1,500	\$0	\$0
Coverage period maximum	\$1,000,000			

Other benefits in our HSA Compatible plans					
<b>Adult screening</b> <i>Applies to deductible and coinsurance</i>	<b>Emergency room visit</b> <i>Applies to deductible and coinsurance</i>	<b>Urgent care</b> <i>Applies to deductible and coinsurance</i>	<b>Diagnostic and lab</b> <i>Applies to deductible and coinsurance</i>	<b>Inpatient services</b> <i>Deductible and coinsurance; Not to exceed the average for a semi-private room; \$150 per day; maximum of 30 days per benefit period.</i>	<b>Outpatient services<sup>18</sup></b> <i>Applies to deductible and coinsurance; Some restrictions apply. See footnote for details<sup>19</sup></i>
<b>Office visits</b> <i>Deductible and coinsurance, up to 30 visits per policy period</i>	<b>Preventive care (child and adult)</b> <i>First dollar benefit</i>	<b>Organ transplant</b> <i>Deductible and coinsurance, up to \$100,000</i>	<b>Joint and neck</b> <i>Deductible and coinsurance, up to \$5,000</i>		

<sup>16</sup> HSA options are available for 12-month, renewal and consecutive plans only. <sup>17</sup> The family deductible is capped at 2x the individual deductible. For families with more than two members, all covered expenses accumulate toward the family deductible, but no individual member will pay more than their individual deductible. <sup>18</sup> Includes services such as surgeon, anesthesia, office visits, preventive services, urgent care, diagnostics and lab. <sup>19</sup> A \$5,000 benefit limit applies to outpatient treatment of joint, neck, spine or connective tissue, including tendons, ligaments and cartilage (exclusions may apply. See exclusion list). There is also a 30-visit limit for physical therapy, occupational therapy, speech therapy, cardiac and pulmonary rehabilitation.

# Premium Discounts

- **20% Discount: Preferred Rate Discount** for the most healthy
  - Meet additional UW criteria
  - IntelliScript Check – Be sure the application is signed, and your client has confirmation
  - Primary and spouse only
- **20% Discount: Single Pay** Premium Discount
  - Durations 12 months
  - Pay in full at the time of application
  - Open Enrollment Discount
  - Q4 Bonus

# Allstate Health Solutions: Renewable Options

Deductible	Coinsurance
\$5,000	80/20
No renewal	
\$212.79/mo	
1 renewal	
\$234.07/mo	
1 renewal fixed premium	
\$265.99/mo	
2 renewals	
\$234.07/mo	
2 renewals fixed premium	
\$287.27/mo	
Two 12 month term	
year 1	\$244.71/mo
year 2	\$272.54/mo

Monthly payment total

\$302.27

One time application fee

\$35.00

Short Term Medical PPO

X

Aetna Enhanced PPO - \$5,000 80/20

\$287.27/mo

applicant 1

LIFE Association Membership

linked product

LIFE Association Membership - Prime

\$15.00/mo

applicant 1

apply

create proposal

☐ list bill

\*Rates based on 35 year old male, preferred rate, non-smoker in Athens, GA

# AHS Rewrites

- Deductibles and coinsurance
  - Will reset with the new effective date
- Refunds
  - The prorated amount will be a refund to customer
  - This includes pay-in-full from previous policies
- Cancelling
  - No need to call an 800 number
  - A dedicated team member now manually checks both policies and will cancel the old policy and avoid a lapse of insurance
- Fees
  - We waive enrollment fees on all rewrites

Are you rewriting an existing Allstate Health Solutions Short Term Medical customer on a new Allstate Short Term Medical plan? (This applies to Allstate Health Solutions Short Term Medical Rewrites only)



Yes



No

[check rates and show plans](#)

# Supplemental Full-Service Solution for Comprehensive Coverage

Accident  
Cancer and Heart/Stroke  
**Dental**



**Allstate**  
HEALTH SOLUTIONS

**select dental PPO**

Plans for all ages and budgets with coverage day one. Plus, options for orthodontics and vision.



**Allstate**  
HEALTH SOLUTIONS

**cancer and heart/stroke**

Cash benefits to help with out-of-pocket costs after a cancer, heart attack or stroke diagnosis.



**Allstate**  
HEALTH SOLUTIONS

**plan enhancer**

Coverage to help you pay out-of-pocket costs after an accident, critical illness or hospitalization.



# Dental PRIME

		Value plan		Plus plan <sup>5</sup>		Prime plan	
Network <sup>4</sup>		In	Out	In	Out	In	Out
Deductible	Individual	\$50	\$100	\$50	\$100	\$50	\$100
	Family	\$150	\$300	\$150	\$300	\$150	\$300
Preventive services		100%	70%	100%	70%	100%	70%
Basic services	First year	60%	30%	60%	30%	60%	30%
	Second year+	80%	50%	80%	50%	80%	50%
Major services	First year	Not covered		15%	10%	25%	15%
	Second year+	Not covered		25%	15%	50%	30%
Orthodontics	First year	Not covered		Not covered		15%	15%
	Second year+	Not covered		Not covered		50%	50%
	Maximum	Not covered		Not covered		\$1,000	\$1,000
Annual maximum	First year	\$1,000		\$1,000		\$2,000	
	Second year+	\$1,500		\$1,500		\$2,500	
	Third year+	\$2,000		\$2,000		\$3,000	



# Copay 2 Dental – No Wait, No Max!

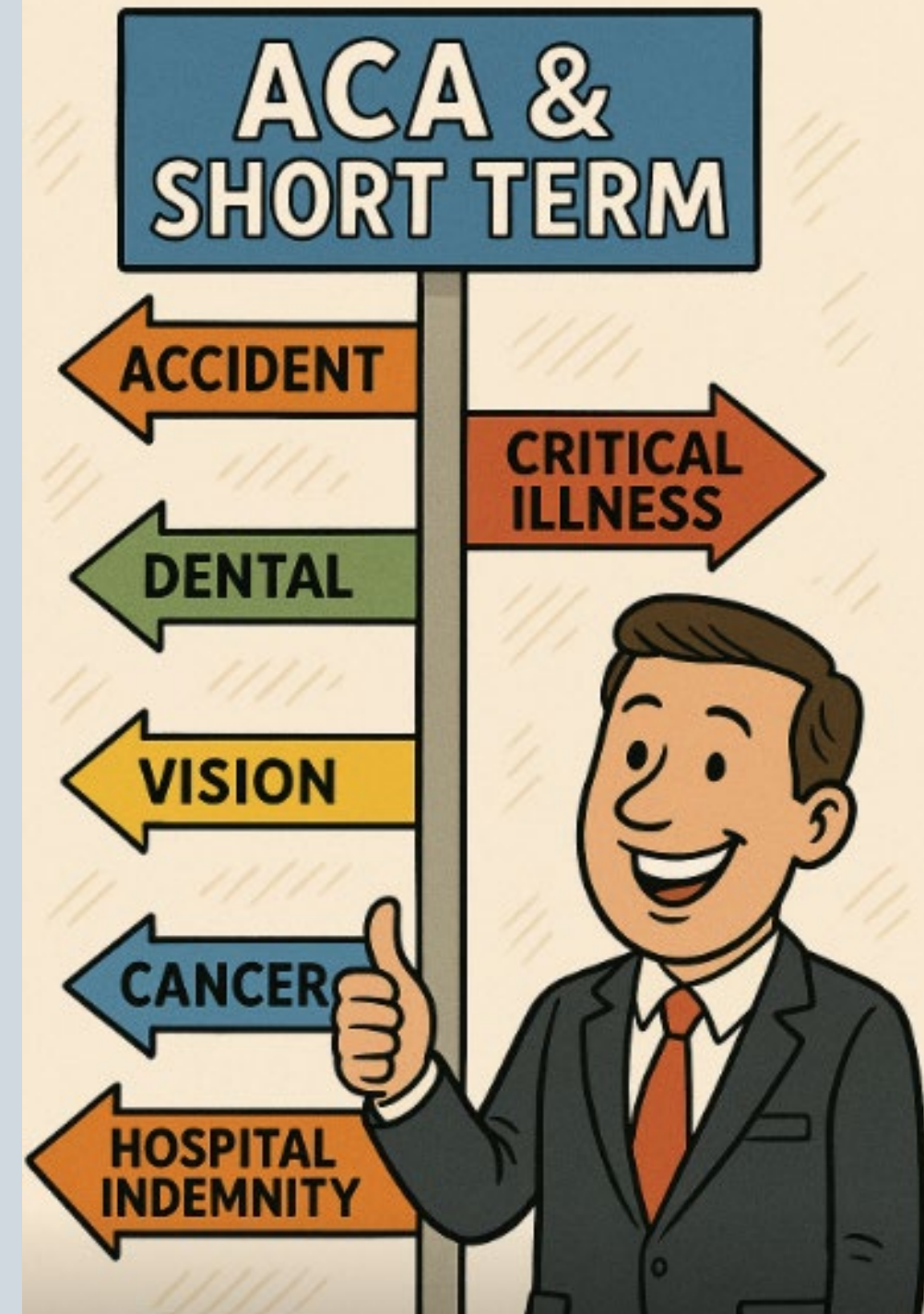
Must be bundled\*

	Copay Plan 2		
	Copay - Year 1	Copay - Year 2	Waiting period
Preventive services	\$0	\$0	None
Basic services	\$100	\$50	None
Major services (tier 1)	\$125	\$75	None
Major services (tier 2)	\$500	\$350	None
Annual maximum	No maximum		



# Know Your Solutions

- Core Plan Suitability Check
  - Qualifies for Subsidy? ACA
  - Chronic conditions? ACA
  - Low to no subsidy? ACA or STM
  - Low to no utilization? ACA or STM
- MOOP Protection
  - Who pays \$1 – \$10,600?
  - Can they write the check?
  - Are you educating your client?
  - Are you giving them the right of refusal?



# Quote Individual – Under 65

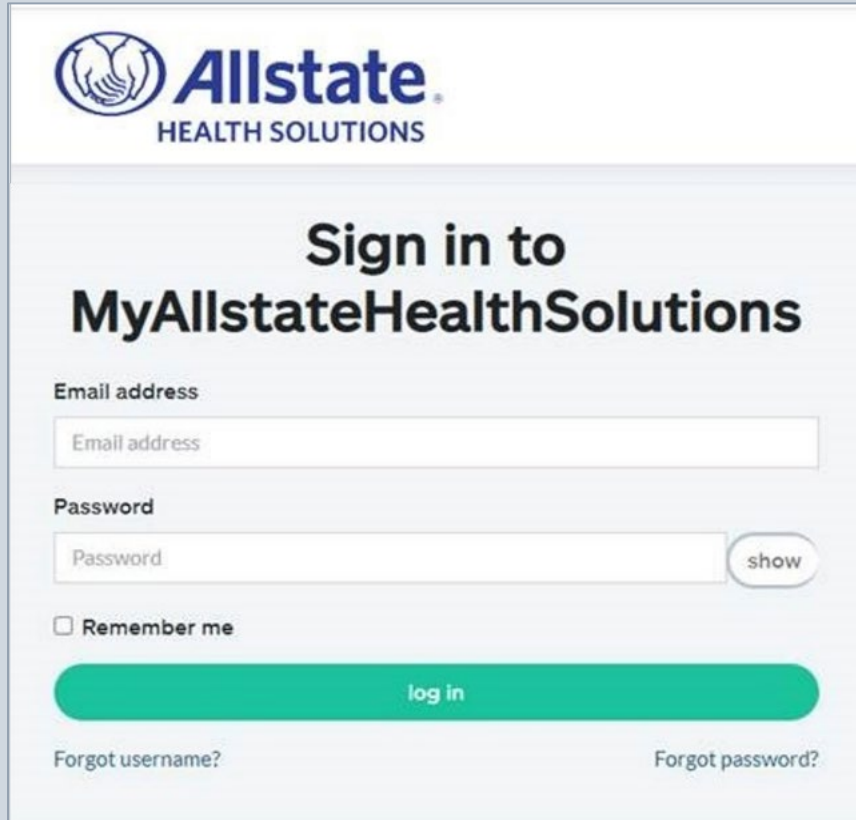
## Quote & Enroll

- Streamlined experience – All Things Individual
  - Under 65 & Sr. – Same portal
  - More efficient experience – speed
  - Zip and demographics will populate appropriate products
- Consumer Facing Enrollments
  - Ability to save proposals
  - Ability to send quotes/proposals to clients to apply online
  - Consumer facing web links
  - Signatures captured through enrollment experience

The screenshot shows the 'quick quote' form on the Allstate Health Solutions website. The form is set against a dark blue background with a subtle pattern of curved lines. At the top, the Allstate Health Solutions logo is visible, along with a navigation bar containing links: 'new quote', 'applications', 'proposals', 'customer quoting links', 'contact us', and 'forms, br'. The form itself is white and contains the following fields and controls:

- Effective date**: A date input field with a checkmark icon, showing '09/01/2023'.
- Zip code**: An empty text input field.
- Date of birth**: A date input field with a placeholder 'mm/dd/yyyy'.
- Gender**: Two radio button options labeled 'female' and 'male'.
- Primary/Spouse**: A numeric input field with a minus sign, the number '1', and a plus sign.
- Dependents**: A numeric input field with a minus sign, the number '0', and a plus sign.
- quote now**: A white button with rounded corners and a blue shadow.

# Post Sale member portal

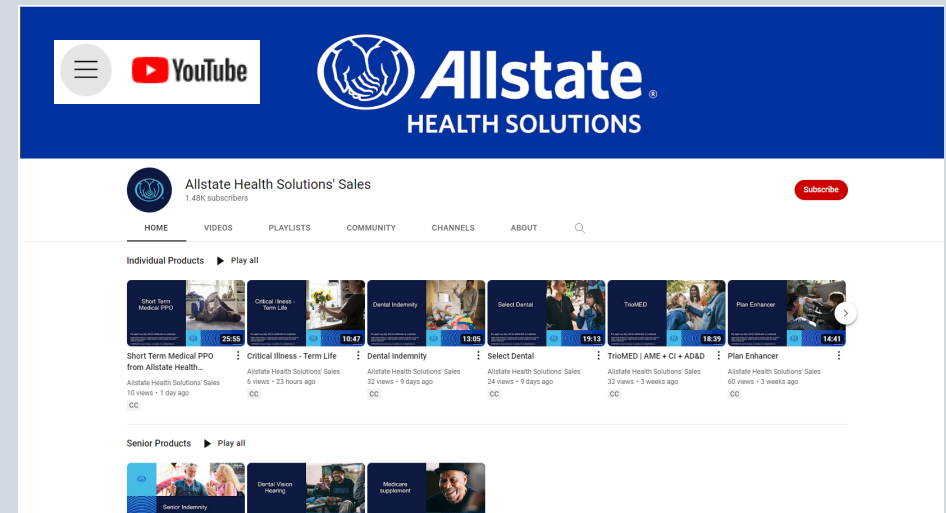
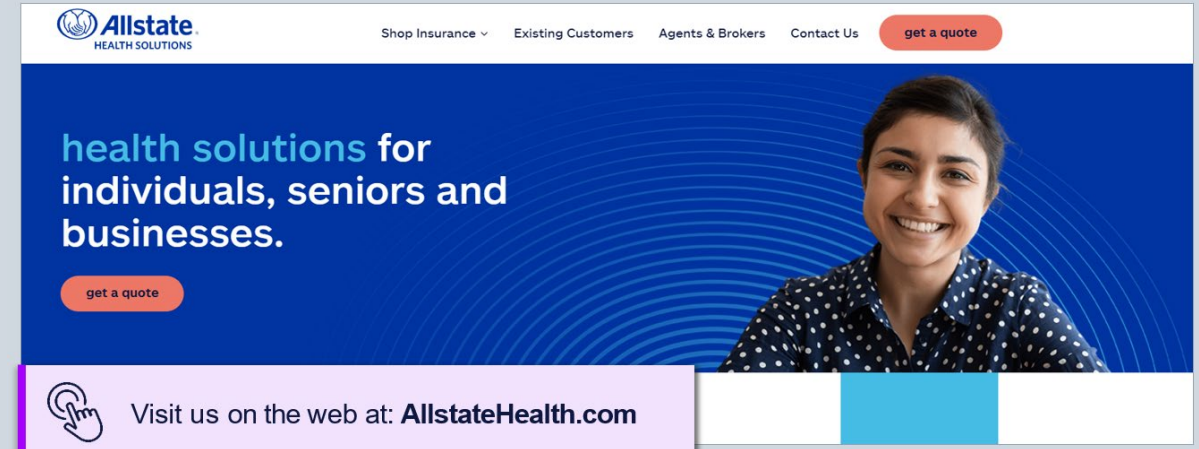


The screenshot shows the sign-in page for the Allstate Health Solutions member portal. At the top is the Allstate Health Solutions logo. Below it, the text "Sign in to MyAllstateHealthSolutions" is displayed. There are two input fields: "Email address" and "Password". The "Email address" field has a placeholder text "Email address". The "Password" field has a placeholder text "Password" and a "show" button next to it. Below the password field is a checkbox labeled "Remember me". A large green "log in" button is positioned below the checkbox. At the bottom, there are two links: "Forgot username?" and "Forgot password?".

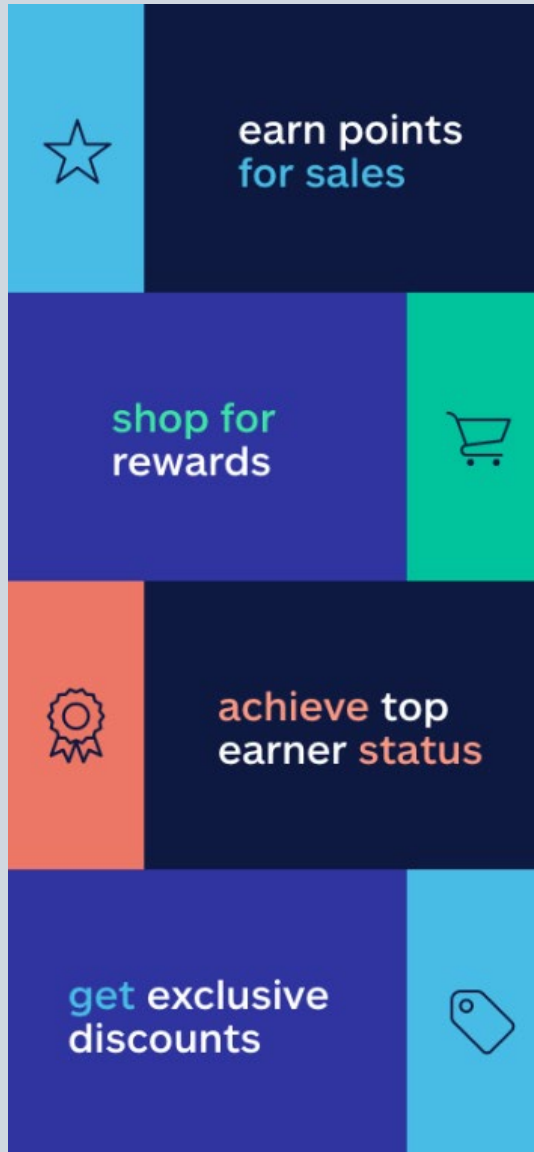
- Access using following link:
  - [MyAllstateHealthSolutions.com](https://MyAllstateHealthSolutions.com)
- Members sign in to:
  - View policy documents
  - Check current and past payments
  - Check current payment method
  - Download temporary ID cards
  - Connect Activity Tracker
  - See EOBs
  - File claims for certain Supplemental plans

# Brochures & Marketing Materials

- [www.allstatehealth.com](http://www.allstatehealth.com)
  - Link Available On ABO Dashboard
  - Provider Search
    - STM
    - All Dental plans
  - Brochures – All Products:
    - Agents & Brokers
    - Marketing Materials
    - Medicare Supplement brochures
- You Tube Training Channel:
  - Now *Allstate Health Solutions' Sales*



# Join the Elevate Rewards program



**Earn 2 reward points** for every dollar of initial monthly premium collected.

- Short Term Medical is excluded.

Redeem points from a catalog of 900+ rewards...

- Gift cards, merchandise, trips, and more.

Download the app and register.

- Must accept Terms & Conditions to earn points for sales.
- Earn 250 points for accepting Terms & Conditions.

Watch for point multiplier bonus campaigns throughout the year.

Download on the  
App Store



GET IT ON  
Google Play





# Highlight Summary

- Lock in 3-year STM policies!!
- Children only options for STM
- No SSN required for STM
- Different policy types to meet the needs of every customer
- Easy Quoting platform
- Member Portal
- Elevate rewards – Another way to get rewarded for your hard work!



# Why Allstate?

- White glove, red carpet service
- Robust product offerings
- Innovation and speed to market
- We speak agent!



# Thank You!



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**Letty Perez**

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