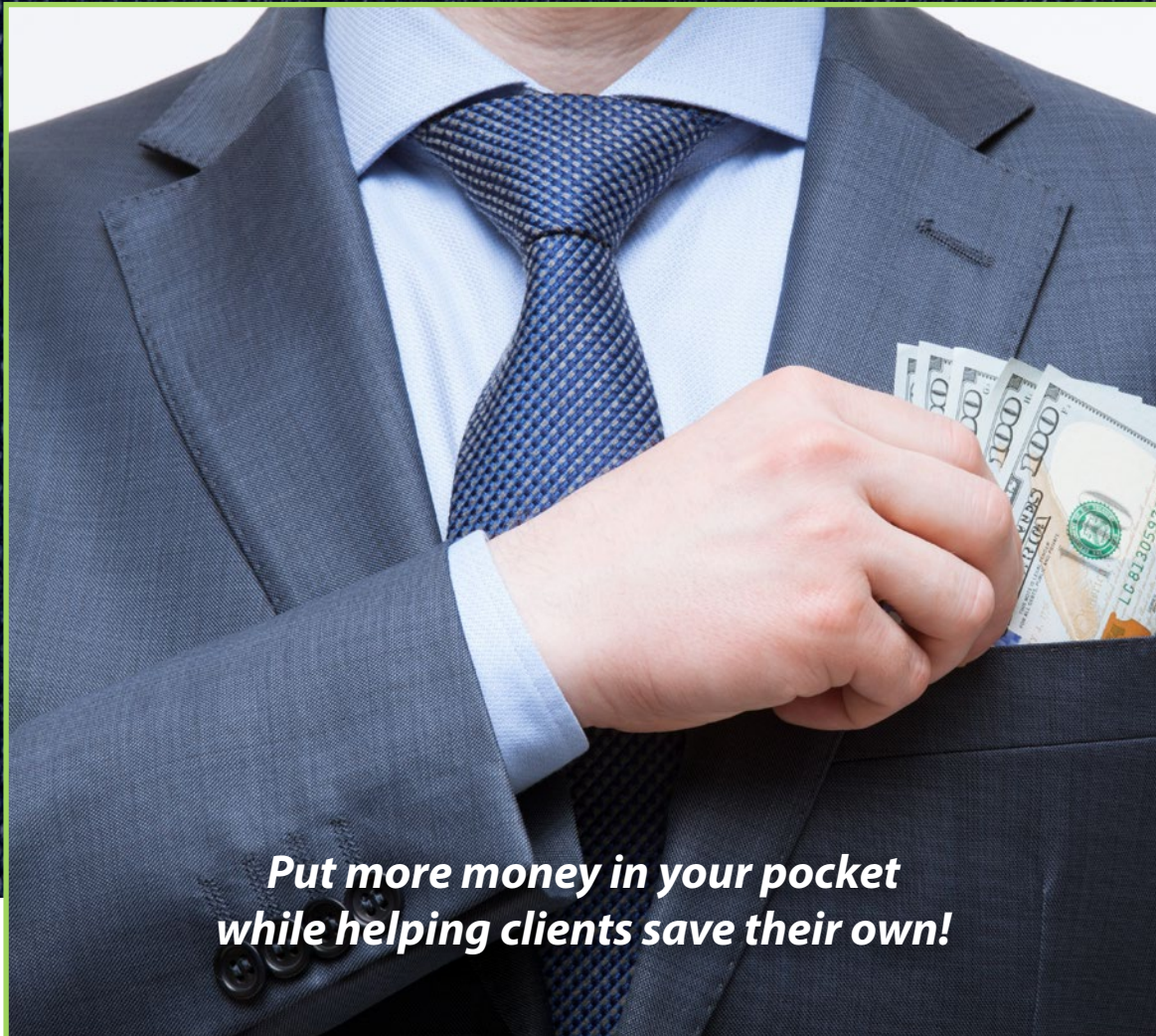




Health Insurance Supplement by MWG

# AGENT GUIDE



***Put more money in your pocket  
while helping clients save their own!***



**nexben™**

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# GENERAL OVERVIEW

## ***What is the InPocket Plan?***

*It is a secondary insurance plan that works alongside your primary plan to fill in the remaining expenses that you are left to pay. It's like having a gift card that will pay your provider once your ACA Major Medical Plan has covered and approved the charge. The InPocket Plan helps you keep more money in your pocket by bringing down that "maximum out of Pocket" number.*

### ***What plans does it work with?***

The InPocket Plan works with any ACA plan that processes EOBs (Explanation of Benefits). Blue Cross Blue Shield, United Healthcare, Aetna, Humana, Cigna, AmBetter, and other carriers are common plans that the InPocket Plan supplements.

### ***What plans does it not work with?***

This plan does not work with Medicare, Fixed Indemnity Plans, Short Term Medical plans, any plan that does not issue an EOB, or any plan that is not a comprehensive Major Medical Plan.

### ***Does this Plan work with HSA Plans?***

Yes, the InPocket does work with HSA Plans but there must be a \$1,500 deductible or more on the InPocket Plan when written in conjunction with an QHDHP (Qualified High Deductible Health Plan).

### ***Are there any health questions or pre-existing condition clauses?***

There are no health questions on the enrollment. There are no exclusions for pre-existing conditions.

### ***Is the benefit calendar year or contract year?***

The benefits are from January 1st – December 31st. The benefits will reset every January 1st.

### ***What does the claims process look like?***

See next page for illustration.

## ***How does the Plan work in the real world?***

### ***Here are two examples...***

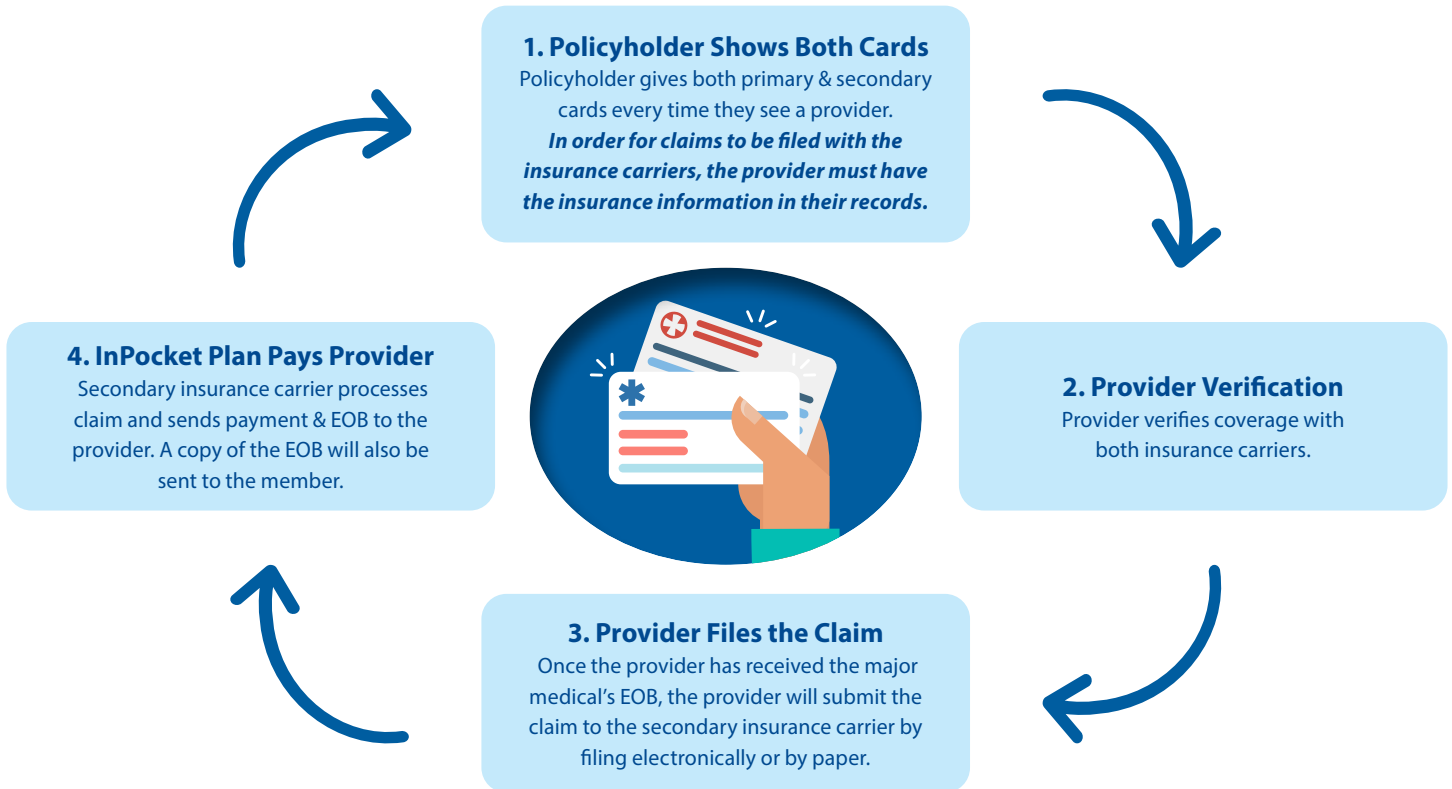
- 1.** A client has a \$5,000 deductible on their ACA plan with \$4,100 in co-insurance, making it a total maximum out of pocket of \$9,100. If the client chooses the InPocket Plan with a \$1,000 deductible and \$6,000 benefit, it would reduce the deductible from \$5k to \$1k, and their co-insurance would be reduced from \$4,100 to \$2,100. This makes their total out of pocket \$3,100 (\$1k deductible and \$2,100 co-insurance), reducing their out of pocket by \$6,000.
- 2.** A member has a Blue Cross Blue Shield plan with a \$5,000 deductible and 100% coverage after that. If the member purchased the \$1,000 Deductible/\$4,000 benefit on the InPocket Plan, then their combined plan works just like a \$1,000 deductible 100% plan. For only a modest amount of additional premium per month, the member greatly reduces their out of pocket costs if they have a medical event or hospital stay.

# CLAIMS PROCESS

## ***Our Claims Process is Simple!***

The policyholder simply presents their primary and secondary insurance cards every time they see their provider. The provider and insurance carriers do all the work, and the member pays the final bill.

***This is called the Two-Card System!***



***View full instructions,  
including what to do if the policyholder forgets their card, at  
[www.inpocketplan.com/claims](http://www.inpocketplan.com/claims)***

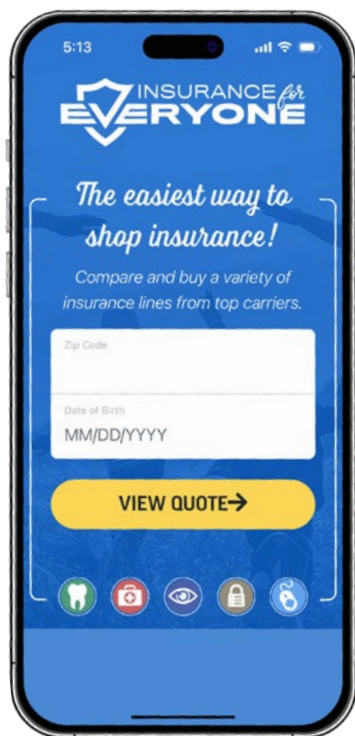
# MEMBER EXPERIENCE



## Simple enrollment process:

1. Enter zip code and birthday
2. Pick your plan
3. Enter your info and add dependents
4. Enter payment info

**No health questions, and no underwriting!**  
*It's that easy!*



## AFTER ENROLLMENT

### Does the member receive an ID Card?

Yes, the ID card is emailed to the member upon approval and can be downloaded to their Apple Wallet or Google Pay upon issue.

### What is the MWG Client Portal?

This is the place where members can access their billing information, ID cards, EOB's, and other information pertaining to their policy. <https://my.mwadmin.com/Account/Login>

### How does the claims process work?

The most important thing to remember is have the policyholder show both cards at the provider's office. See page 3 of this guide or [www.inpocketplan.com/claims](http://www.inpocketplan.com/claims).

### What number should a client call if they have questions?

For questions about billing, ID cards, EOBs, or claims:  
**1-888-559-8414.**





# BROKER EXPERIENCE

## What is the first step to get setup with the InPocket Plan?

You must be contracted with MWG and appointed with the carrier in order to be able to sell the InPocket Plan. This will give you access to the Insurance For Everyone platform – Sales Link, Commission Statements, Marketing Material, etc. Scan the QR code or [click here](#) to begin contracting.



## What is the Broker Portal?

The free MWG Broker Portal allows you to access marketing material, social media images, approved email blasts to your clients, and access to your Insurance For Everyone personal link. Each producer has their own sales link so the business is coded to you and commissions are paid correctly.

## How do I access the Broker Portal?

<https://brokers.mwadmin.com/Account/Login>

## Is there a paper application?

There is no paper application – only online enrollment.

## Where do I access my commission statements?

In the “Commissions” section of the Broker Portal.

## Once I am contracted, where do I get my Sales Link?

In the “Individual Sales Links” section of the Broker Portal.

## Where can I get marketing material?

In the “Marketing” section of the Broker Portal.



# TOP 10 THINGS TO REMEMBER

## **1. Plan Compatibility**

This plan is built to supplement on/off Exchange plans or comprehensive major medical plans. This plan does not work with STM, Medicaid, Medicare, or other policies that are not considered major medical coverage nor policies that don't process EOBs.

## **2. Purpose**

The InPocket Plan is built to lower the member's out-of-pocket expense.

## **3. Coverage**

If the ACA or major medical insurance covers the procedure then the InPocket plan will cover it as well. If the ACA or major medical plan does not cover the procedure then the InPocket plan will not cover it.

## **4. Exclusions**

There are two exclusions on this plan:

- 1) Pharmacy prescription drugs
- 2) Professional fee in the doctor's office (most of the services would be covered, but the professional fee is not)

## **5. Plan Designs**

Every InPocket Plan has a deductible of either \$1000, \$1500, or \$2000 and a benefit amount of either \$4000 or \$6000.

## **6. Applications**

These plans are processed through electronic enrollment only, meaning there are no paper applications. They can be enrolled through *Insurance For Everyone* at no cost (no charge for this service and no reduced commissions). There are other webbrokers that are building this plan on their platform.

## **7. Third Party Administrator**

MWG Administrators (Morgan White Group) is the TPA on this program. This plan administrator is responsible providing customer service, billing, and claims payments on behalf of AmFirst Insurance Company or Standard Life and Accident Insurance Company.

## **8. Premium Payments**

Automated electronic premium payments can be paid by ACH bank draft, debit card, or credit card – but checks are not accepted.

## **9. Availability and Product Info**

State availability and product information can be found at [www.inpocketplan.com](http://www.inpocketplan.com)

## **10. Commissions**

Commissions are paid monthly on the 10th of the month, and are only paid on premiums received.

## ***The InPocket Plan is the first of its kind!***

It is built to provide Insurance for their Insurance.

Most people cannot afford the high out-of-pocket costs associated with their ACA Plans.

The InPocket Plan helps the members bring their out-of-pocket expense back down to a reasonable level.

# SALES STRATEGIES

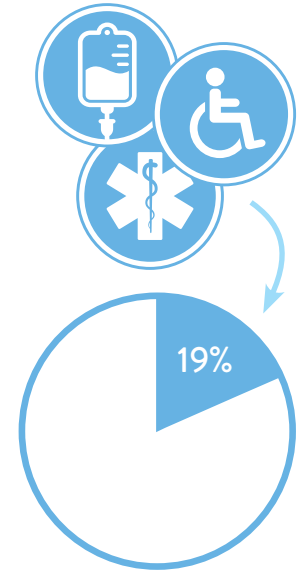
## What is the difference between the InPocket Plan and Critical Illness / Accident / Hospital Indemnity Plans?

Great question... There is a huge difference!

Critical Illness, Hospital Indemnity Plans, and Accident Plans are good plans. They cover about 20% of the medical conditions that arise. What about the other 80% of procedures? What about your members that can't qualify because they had an illness in the past 12 months and now can't get accepted? That is where these plans can fall short, and the InPocket Plan is the solution.

### The InPocket Plan:

- Covers everything that is applied to the major medical plan's deductible, coinsurance or occurrence copayments, except: outpatient prescription drugs (pharmacy) and professional fee in the doctor's office.
- Pays directly to the provider.
- Does not have health questions on the application.
- Does not require the member to file the claim – the provider handles filing the claim.
- Covers surgeries, maternity, CT scans, MRIs and other things that people deal with on a regular basis – not just the catastrophic situations.



*Critical Illness, Accident, and Hospital Indemnity Plans only cover about 20% of all billable ICD\* codes.*

*\*International Classification of Diseases*

SICKNESS	ACCIDENT PLAN	HOSPITAL INDEMNITY	CRITICAL ILLNESS	CANCER PLAN	INPOCKET PLAN
Hospital Stay (Sickness)	✗	Certain amounts (typically \$250 to \$1,000)	✗	✗	✓
Knee Replacement	✗	Only inpatient (portion)	✗	✗	✓
Cataract Surgery	✗	✗	✗	✗	✓
Hip Replacement	✗	Only inpatient	✗	✗	✓
Pregnancy	✗	✗	✗	✗	✓
Physical Therapy	✗	✗	✗	✗	✓
Cancer Treatments	✗	✗	✓	✓	✓

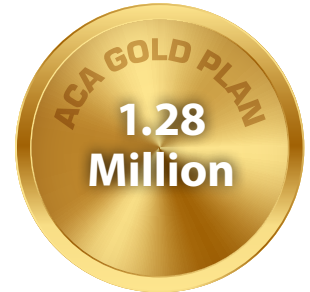


# SALES STRATEGIES

## **Savings vs. Gold Plans**

There are over 1,280,000 members enrolled in a Gold ACA Plan. The premium difference between a Gold Plan and a Bronze Plan can be anywhere from \$300 to \$1,000 per month. The out-of-pocket difference varies by state and carrier.

*Look at this real-world example from Michigan to see the savings...*



### **ACA QUOTE**

#### **Bronze Plan HSA Eligible**

- \$7,500 Deductible
- \$7,500 MOOP
- Premium: \$462.84

#### **Gold Plan**

- \$2,000 Deductible
- \$8,700 MOOP
- Premium: \$836.75

### **SUPPLEMENTAL OPTION**

#### **Bronze Plan + InPocket Plan**

- \$1,000 Deductible
- \$6,000 InPocket Benefit
- InPocket Premium: \$159.25

#### **Customer's "Real" Plan**

- \$1,000 Deductible
- \$1,500 MOOP
- Premium: \$462.84 (Bronze)  
+ \$159.25 (InPocket)  
Total: \$622.09

**\$214.66 Monthly Savings!**

*Lowers MOOP from \$8,700 to \$1,500*





# CASE STUDIES

## **Maternity**

Shelly was enrolled in a Bronze ACA Plan. Her maximum out of pocket for the year was \$9,100. The good news is that Shelly's premiums were basically 100% subsidized so she paid very little for her ACA premiums. However, Shelly felt that her plan was not really providing her much coverage because she and her husband were planning to have a baby and the \$9,100 was going to be a lot of money out of pocket.

Shelly and her husband decided to buy the \$2,000 deductible InPocket Plan with a \$6,000 benefit for roughly \$118 per month (single rate). She now knows that paired with her ACA plan she will only be out of pocket \$3,100 when she has her baby. This relieved a huge burden from Shelly's finances!



Average birth cost in America:

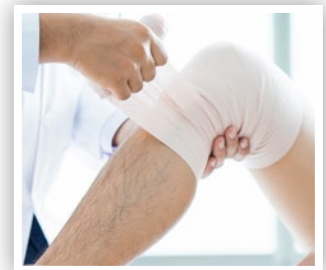
**\$18,865**

*Kaiser Family Foundation study,  
Forbes magazine 3/1/2023*

## **Outpatient ACL Surgery**

Jane's son was an active young man who participated in football, basketball, and baseball. Fortunately, Jane's son never had an injury playing those sports, but she had purchased an InPocket Plan just in case because her ACA Plan had a large deductible. However, one day he had an ATV accident and tore his ACL.

The surgery clinic required her deductible to be paid up front before providing services. She would not have been able to pay the original \$7,000 deductible, but her InPocket Plan had a \$6,000 benefit – so Jane only had to pay \$1,000.



Average ACL surgery:

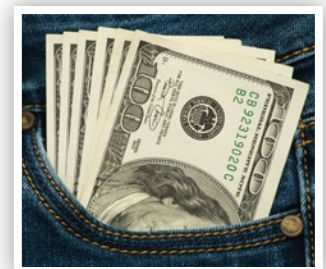
**\$14,800**

## **Textbook Case**

A client was enrolled in a Blue Cross Blue Shield ACA plan that had a \$5,000 deductible and then 100% coverage after the deductible was met. This client did not have the means to cover a \$5,000 deductible if something happened.

She purchased the InPocket Plan with a \$1,000 deductible and a \$4,000 benefit. Her total plan design now looks exactly like a \$1,000 deductible / 100% plan. After the \$1,000 deductible is met, the only thing she will be responsible for is her pharmacy copays and her doctor's office copay. However, she can use the InPocket's included Telemedicine plan which has a \$0 Copay.

This member removed her stress of out-of-pocket costs for her and her child.



# WHAT ARE AGENTS SAYING?



## ***Agent from CA***

"There have been several gap plans that have come on the market in California. The problem has been that all of them have been for employers and not for the individual market. I have worked with Morgan White Group for several years, and their complete line of product and customer service are A + rated in my agency. I have over 1,000 Covered California clients, and the InPocket plan is an easy sell for someone that has a Bronze Level Plan. It takes their benefits up while lowering their annual deductible and coinsurance amounts. Very easy to quote with several options from which to choose all at an affordable rate for the client. It is VERY simple to read and understand the benefits. If you do not sell this alongside an ACA Affordable Care Act product, you are missing out on sales."

## ***Agent from OK***

"I love how this plan works. It's super simple and something I'm offering to every single individual and family I run through an exchange plan."

## ***Agent from MO***

"One of the biggest complaints we hear in the market is, "My insurance isn't worth much because I have a huge deductible, and even if I needed to get care, I have to pay it out of my own pocket because my deductible is so large. We have already started seeing apps come in on the new InPocket Plan. With the addition of this supplemental plan to their ACA, our clients now feel like they have coverage. A coverage they can really use and if there is a major expense, they will not go in debt due to a medical procedure. There is no other plan like this on the market!!!"

## ***Agent from OK***

"I wanted to reach out and let you know I sold my first InPocket Plan this afternoon. It went really well. This plan is saving my client a little over \$100 a month (including InPocket premium) versus the other plan they were going with. It got their Max OOP to \$3100 and increased my commission by \$19 a month. Win/Win/Win across the board. Thanks for taking the time to explain the product. "







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