



NFP Marketplace

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What's New?

Private exchange sees surge in health care enrollment

Kelly Kennedy, USA TODAY 5:57 p.m. EST February 20, 2014



(Photo: Damian Dovarganes, AP)

STORY HIGHLIGHTS

- Enrollment through the eHealth private exchange jumped 50% in 2013
- Company CEO attributes increase to the Affordable Care Act

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Watch Tonight at 10pm

Liazon Launches Multi-Carrier Private Exchange

New Platform Offers Liazon's Most Robust Benefits Exchange to Date for Mid-Sized and Large Employers

WASHINGTON
nation's largest
increased by 50%
a direct result
Care Act, the c

Gary Lauer, C
individual mem
quarter of 201
2012, from 11
months of 201

"The impact of
were especiall
increased 75%

BUFFALO, NY: (February 10, 2014) – Liazon Corporation, operator of the industry-leading Bright Choices® Exchange, announced the launch of its newest multi-carrier private exchange. Employers can now offer employees a full benefits marketplace across multiple carriers through Liazon's proven private exchange platform. The new program helps employers and employees save money by promoting competition, effectively matching products to people's underlying benefits needs, and activating greater employee engagement in health care. It will be available nationwide on both a fully-insured and self-insured basis and targets national employers with 3,000 or more employees.

Liazon's established carrier relationships have been instrumental in assembling a wide variety of carrier and plan options to deliver meaningful choices to employees. Employees can now shop from dozens of plan designs across multiple medical carriers including Aetna, UnitedHealthcare, and a panel of leading regional health plans.

"UnitedHealthcare helps consumers navigate the health care experience by creating simpler, more personalized plans and services. We believe our partnership with Liazon will give Bright Choices Exchange customers more

To be updated week prior to conference

Review of the Markets and the Players

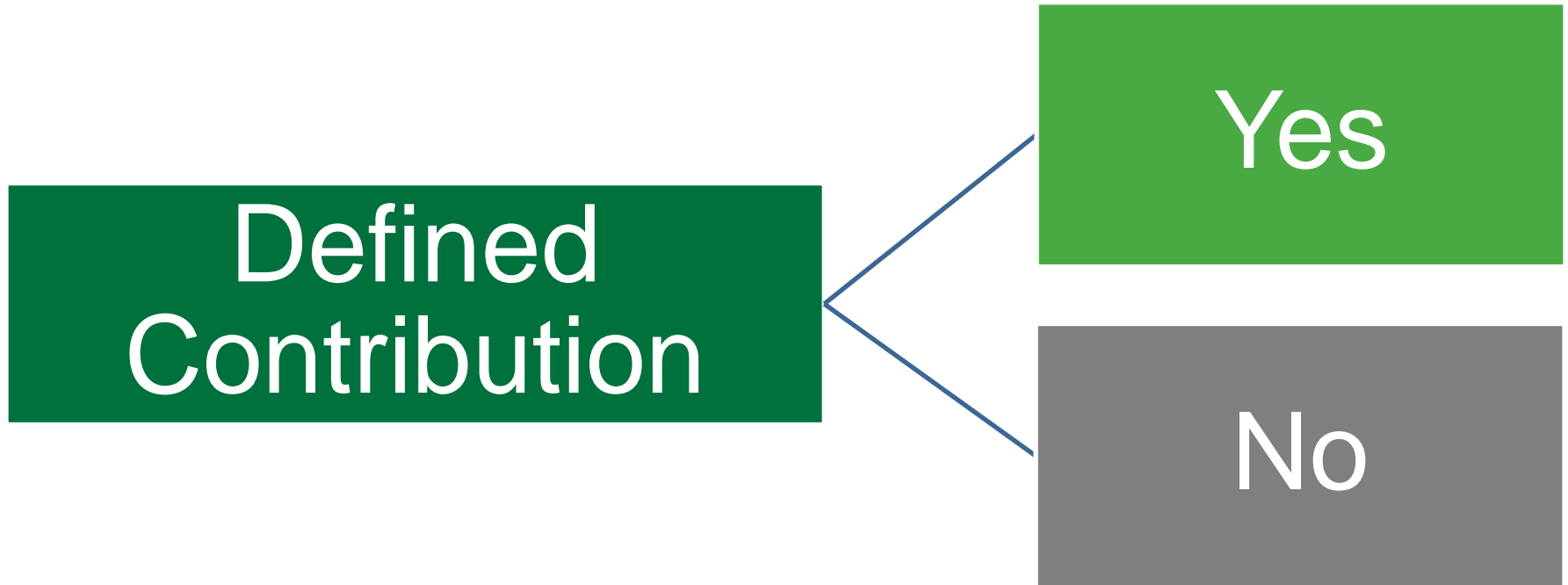
Employer Market	Players/Challenges	NFP Marketplace
Individual (incl. part-time)	Federally facilitated or state exchanges	Possible web-broker play via bswift in Fall/2014 and/or partnership with vendor such as ehealth
1 to 50	No employee choice except in some state exchanges; primary challenge is no EDI with most carriers	SHOP which is only advantageous if employer qualifies for tax credit
51 to 1,000	Mercer Marketplace, Buck, Gallagher, Towers Watson	Available
1,000 to 5,000	Same players, mostly self-insured	Available
5,000+	AON Hewitt	Available
Retirees >65	Mercer, AON Hewitt, Towers Watson, Buck	Possible partnership via bswift with Health Plan One

Private Exchange



- Is an exchange right for you?
- Are we really talking about an exchange?

Decision Tree



Defined Contribution Video



Flexibility to Match Your Strategy

- One Unified Defined Contribution
- OR**
- Separate Medical and Ancillary Contributions
- AND**
- Carve out ER paid plans

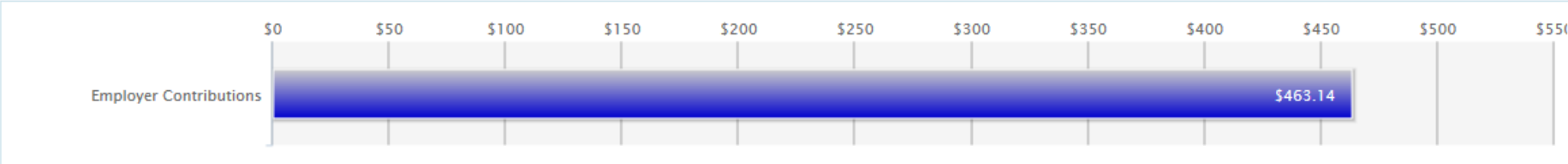


Employer Tools - Benchmarking

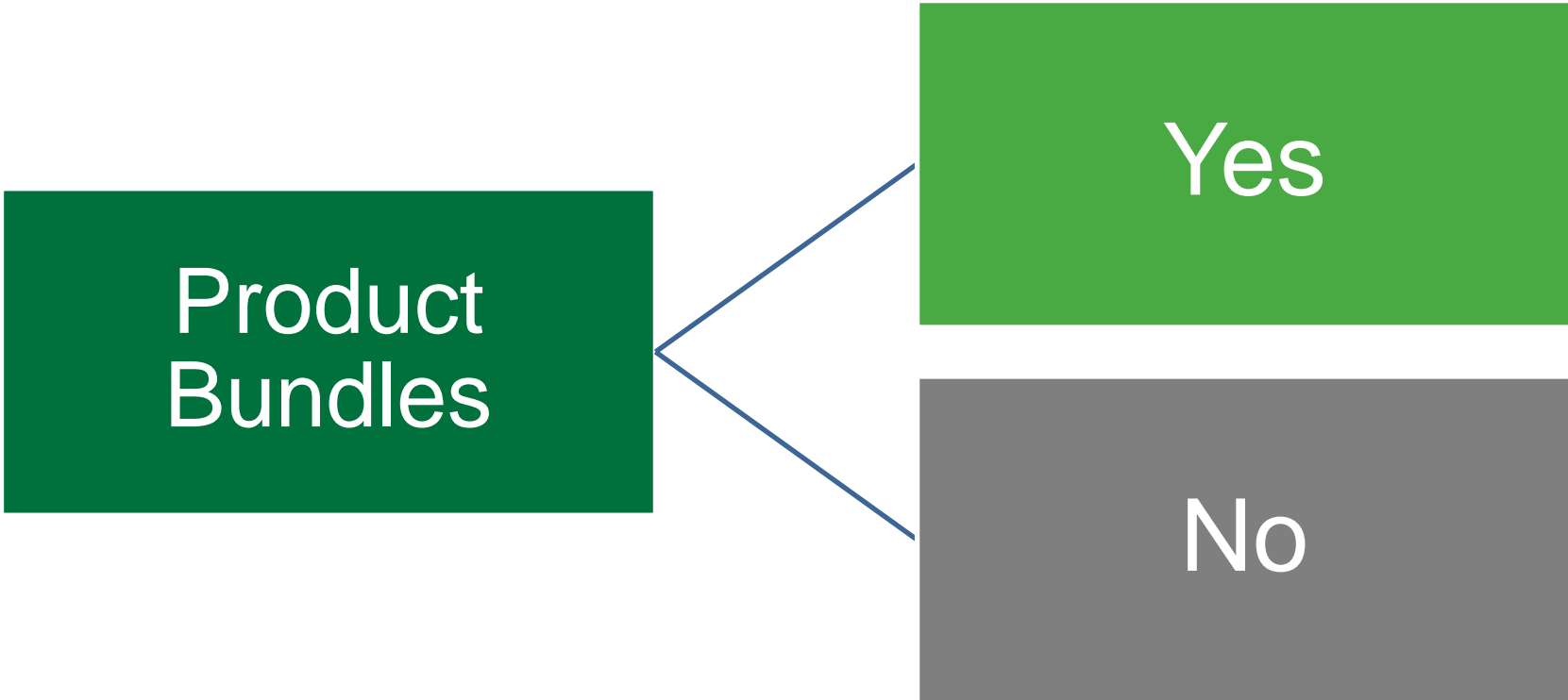
How Much Should I Contribute?

I would like to look at employer contributions strategies for: [i](#)




Coverage Tier: Employee Only
Region: East South Central
Industry: Health Services
Average Compensation: \$75,000 - \$89,999
Workforce Size: 1 - 49 Employees
GO



Products from the Shelf



Ancillary and Voluntary: National Carriers

# of Plans by Product Line (plans subject to change)								
Carrier	Dental	Vision	Life	Disability	Critical Illness	Accident	Cancer	Legal
	18	0	14	26	4	1	0	0
	18	7	30	24	1	2	0	1
	16	16	20	24	1	1	1	0
	20	6	20	68	4	4	4	0



Medical: Your National & Regional Carriers



Humana

NFP Marketplace North Carolina

NFP Marketplace Northeast

NFP Marketplace Illinois

NFP Marketplace



NFP Marketplace New England

NFP Marketplace California



NFP Marketplace Mid-Atlantic



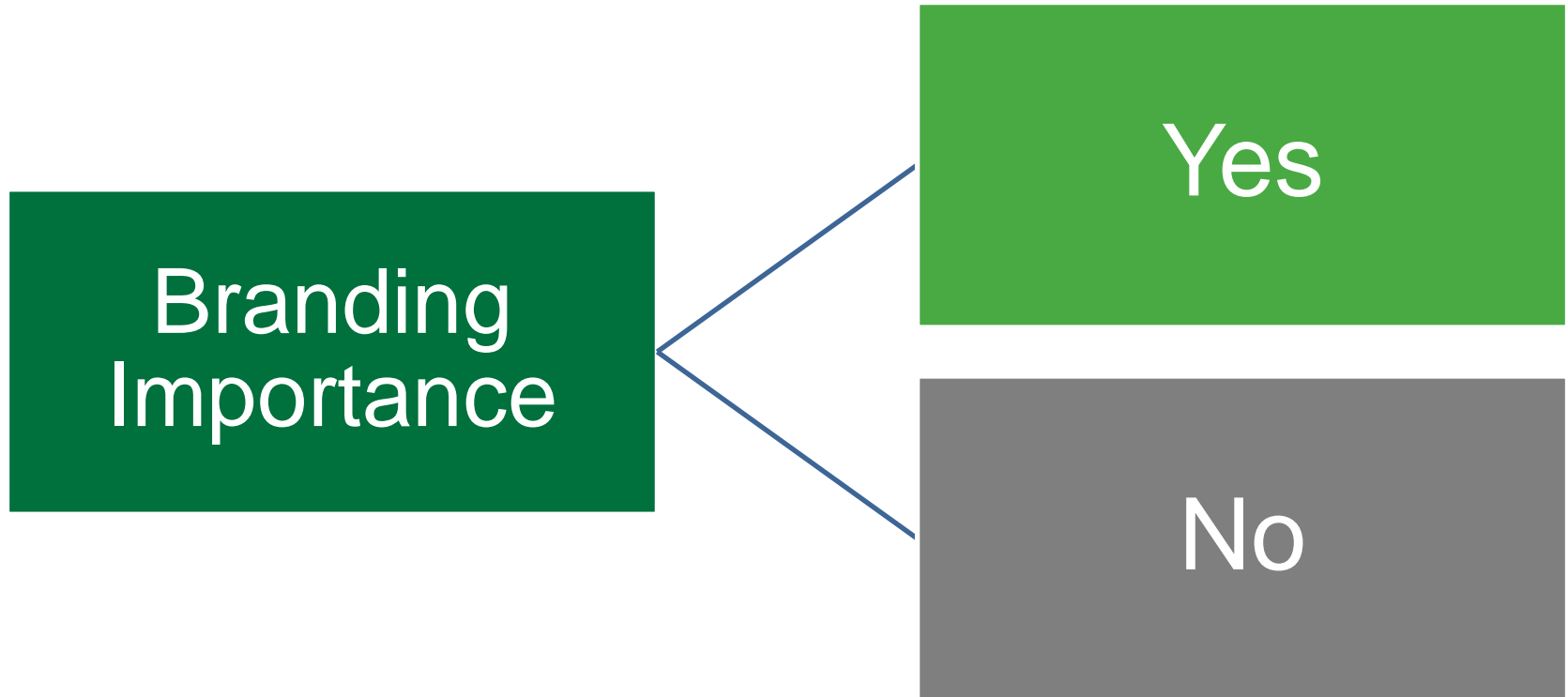
Medical Products: Your Local Carrier



**BUY
LOCAL**



The Look and Feel of the Store



NFP Marketplace: Open for Business

- **Shopping / browsing/enrollment**
 - Over 50,00 visits in Q4
- **EDI / billing**
 - Over 100 carrier connections
- **Call center**
 - Over 10,000 calls fielded in Q4
- **Defined contribution**
 - Benchmarking for the employer
- **Decision support**
 - Ask Emma
- **Product**
 - Pre-packed and customized
- **Compliance (e.g., ACA)**
 - Dashboards and reports

The screenshot displays the NFP Marketplace website interface. At the top, there is a navigation bar with the NFP logo (Benefits Insurance Wealth Management) and links for Home, My Benefits, My Profile, News, and Library. A user is logged in as 'Bryant', with a 'Welcome Bryant' message and a sidebar showing 'You have 0 alerts', 'Address', 'Current Benefits', and 'Life Events'. A large banner features the text 'The NFP Marketplace - the CHOICE is YOURS!' with a 'LEARN MORE' button. Below the banner, a green bar contains a welcome message and a note about using the 'Help' button. The main content area is divided into several sections: 'WANT TO LEARN MORE FIRST?' with a video player for 'The YouToons Get THE ANSWERS TO YOUR OBA...'; 'AFFORDABLE CARE ACT' with a video and links to 'Affordable Care Act News', 'ACA Blog', and 'ACA Blog'; 'TOP CONTENT' with links for 'How does ACA affect me?', 'Work Life Balance', and 'View All Company News...'; 'DEFINED CONTRIBUTIONS' with a link to 'Defined Contributions Employee Video'; 'Benefits Quicklook' with a 'Medical' section; 'My Profile' with links for 'Address', 'Emergency Contacts', 'Family Info', and 'Employee File'; 'Life Events' with links for 'Getting Married?', 'Having a Child?', and 'View Other Events...'; and 'Company Photos' with a photo of a group of people.

NFP Marketplace: Information & Resource Access

NFP Benefits Insurance Wealth Management

About NFP Solutions for Companies Solutions for Individuals Solutions for Advisors Locate an NFP Office

Home | Advisor Log in | Client Log in | NFP Canada

Solutions for Companies

#9 largest U.S. business broker (Business Insurance)

Solutions for Companies

To remain competitive, business and HR managers must find a way to create benefits products for employers alike — now, and into the future. The good news? With NFP by your side, you and your employees get by. We elevate them through the power of collaboration and innovation.

Services

How do you offer your employees comprehensive benefits products and contain costs in a competitive market reality. We provide a robust suite of services to help meet the needs of you and your employees.

Our services include:

- Health and Welfare
 - Health Benefits and Services
 - NFP Marketplace**
 - Ancillary Benefits

TX01MCURTIS7 - Remote Desktop Connection

https://benefits.nfp.com/NFPMarketplace/default.aspx

NFP Marketplace

File Edit View Favorites Tools Help

Home Suggested Sites Get more Add-ons

NFP Benefits Insurance Wealth Management

Corporate Benefits

Search Shortcuts

- Benefits Home
- NFP Marketplace
- About Benefits Partners
- Intellectual Exchange
- Carriers and Services
- Business Centers
- Information & Technology
- Best Practices
- Compliance & Regulatory
- Health Care Reform
- Administration
- Property & Casualty
- Marketing Solutions

NFP Marketplace

With all the confusion surrounding exchanges both public and private, it is important to have a partner who not only understands the exchange market, but also has a broad depth of experience. Driven by escalating benefits costs, exchanges are becoming an important mechanism for employers to better manage and predict their benefits expenses. In simple terms, NFP's private benefits exchange is a marketplace where employees are able to shop for and select benefits that meet their needs and those of their family using a set amount of employer-provided funds, an employee's own funds or a combination of both.

Technology Powered by bswift

NFP brings not only employee benefits expertise, but also a proven exchange platform powered by bswift that delivers cost savings and ease of use. bswift has a long history of being a technology leader in the benefits administration and exchange space, including having been selected as the platform of choice to secure state exchanges.

NFP Marketplace: Defined Contribution and Decision Support



Want to Help Your Employees Find the Health Insurance Plan That Fits Them Best?



Just Ask Emma.

Ask Emma is an interactive decision support tool designed to help employees make more informed and personalized benefit decisions.

Ask Emma guides employees through the buying process by asking a few simple questions – including what doctors or hospitals they prefer – and then suggests the plans that fit their individual needs. She also reviews how the costs add up and helps turn confusing “insurance speak” into easy-to-understand explanations.

Plus, unlike other tools on the market today, Ask Emma is fully integrated into the shopping and enrollment platform for a seamless consumer experience.

Ask Emma Advantages:

For Employers

- Offers employees an unbiased tool for guidance
- Promotes consumerism
- Enhances the employee benefits shopping experience
- Fast and easy to implement

For Employees

- Easy to understand and fun to use
- Takes the guesswork out of the plan selection process
- Conveniently integrated into the benefit enrollment portal for one-stop shopping
- Personalizes cost comparison by health needs and preferred doctors and hospitals
- Great for modeling future health scenarios for the whole family



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Partner. Preserve. Prosper.™



The NFP Marketplace

A Simpler Way to Meet Employee Health Care Needs



Defined Contribution Reining in the Employer's Rising Costs of Health Care



Recruiting and retaining key employees is important to every company, and your employee benefits program is a key part of the compensation you offer to your employees. Due to the rising costs of traditional employer-sponsored health insurance, defined contribution is gaining popularity across the U.S.

You decide how much, they decide what works.

With defined contribution, you give your employees a set amount of money to spend on benefits – it's like an allowance for the insurance – and they use that money to shop for the coverage that meets their individual needs. Instead of offering a “one-size-fits-all” health and benefits package, you empower your employees to choose the combination of coverage that's just right for them.

You set up rules around where the money goes.

For example, if you gave your employees a monthly allowance of \$350, you could decide that \$300 can be spent on health insurance, and \$50 can be used for dental coverage, a vision plan or other benefits. And if you want to keep offering some plans that are 100 percent employer-paid – like long-term disability or life insurance – that's up to you.

We make it easy for you to decide how to allocate the funds, and our decision support tool helps your employees decide which plans work best.



Defined Contribution Advantages:

For Employers

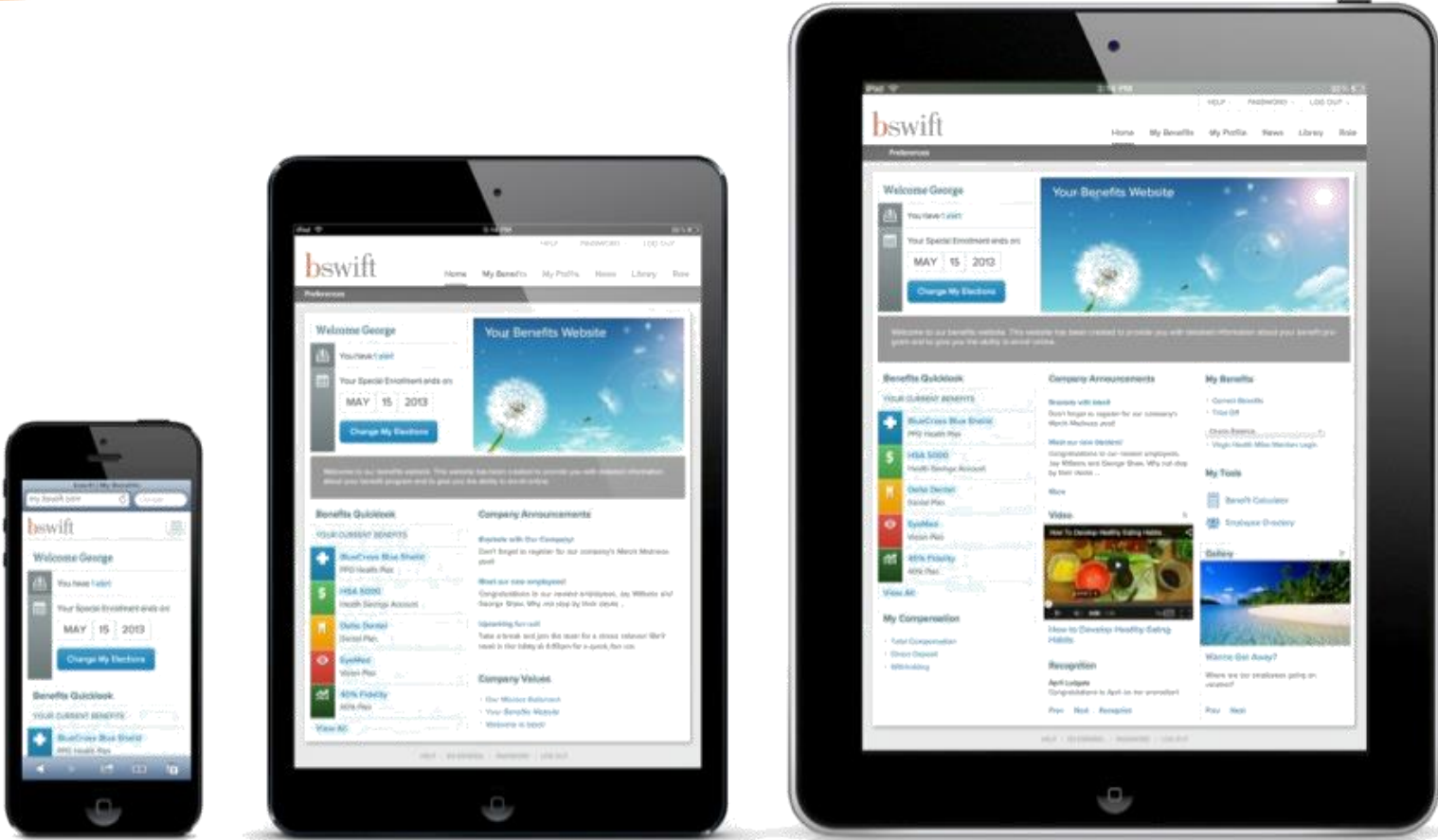
- Control the employer's rising costs of health care
- Promote consumerism
- Flexibility to tailor the health and benefits allowance for your employees
- Easy to understand, easy to implement

For Employees

- Easy to understand allowance concept
- Ability to choose from a greater number of plan options
- Potential for additional, more personalized coverage
- Decision support tools help decide which plans fit best



Responsive Site Design



NFP Marketplace: It's an Evolution



- Individual market strategy
- Retiree market strategy
- Medicaid eligible strategy