

## **Customized Consulting for Individuals and Families - 2021 Plan Year**

- Medical •Dental •Medicare Supplement/Advantage/Part D Enrollment •Vision •Life/Disability/Long Term Care
- Critical Illness/Cancer/Accident

### **Medical Consultation Options**

#### **Option 1: Evaluation and Consultation**

- Evaluation and Research
  - Compare plan options and costs
  - Review your provider needs to make certain that the carrier you choose will provide coverage at your preferred hospital networks and will include your current physicians, or provide alternatives if they do not
  - Review the carrier drug formularies to help find a plan that offers your medications at the lowest cost
  - Review your options based upon several factors and customize a plan that best suits your family's needs
- Consultation - Thirty (30) minute consultation in person, virtually, or by email. Consultation will include explanation of plan offerings, estimated premiums, and carrier network differences. Instructions will be provided on how to self-enroll in your chosen plan.
  - \*\*We can also evaluate and compare employer plan options and assist in choosing best plans

#### **Option 2: Evaluation, Consultation, Enrollment and Assistance**

- Evaluation and Research
  - Compare plan options and costs
  - Review your provider needs to make sure that the carrier you choose will provide coverage at your preferred hospital networks and will include your current physicians, or provide alternatives if they do not
  - Review the carrier drug formularies to help find a plan that offers your medications at the lowest cost
  - Review your options based upon several factors and customize a plan that best suits your family's needs
- Carriers may require enrollment through the Marketplace. We will provide assistance in:
  - Creating or updating a Marketplace Account
  - Education on the process of how Tax Credits and Cost Sharing Subsidies work, if applicable
  - Evaluation of the Eligibility report
- Completion of enrollment in the 2021 plan election
  - Provide Benefit Summaries and/or SBC's of selected plans
  - Provide instruction on how to search for providers and drug formularies on an on-going basis
  - Provide Carrier and/or Marketplace contact information for billing or service issues
- Assistance with on-going questions and issues throughout the year, such as:
  - Basic plan questions
  - Escalated claims issues and understanding of EOB's and bills from providers
  - Providing Marketplace with requested necessary documentation on income or other requests; Changes to accounts for issues such as change of income or other life events; etc

### **Dental and Vision Insurance Services**

- Analysis of carriers and plan options
- Search of Network Providers
- Assistance with enrollment application and submission
- Assistance with any escalated issues throughout the year

## 2021 Plan Year Payment Form

**Consultation Fee is due per Member application. If spouse and children are included on the members application, only one fee will apply. For unmarried couples or for children enrolling under a separate application, an additional Payment Form, payment, and Consultation Questionnaire should be submitted.**

<b>Health Insurance - Option 1:</b> Evaluation and Consultation	<b>\$150</b>	
<b>Health Insurance - Option 2:</b> Evaluation, Consultation, Enrollment & Assistance	<b>\$250</b>	

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip code: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### PAYMENT METHOD

☐ **Check Enclosed**

☐ **Submit Payment Online** *(An invoice will be e-mailed to you where payment can be submitted online via Credit Card or Bank Account)*

\*By signing below, you understand that your consultation will not be scheduled until this Payment Form, full payment, and Consultation Questionnaire are received by Denny & Associates, Inc. Upon receipt, a representative will contact you to schedule your appointment. If we are unable to provide a satisfactory appointment time based upon the availability of openings, a full refund will be issued. Due to the shortened Open Enrollment period and limited number of appointment availabilities, if you cancel your appointment or do not show for your scheduled time, a refund will be given minus a \$25 cancellation fee. If original appointment needs to be rescheduled, 48 hours advanced notice is required, or a \$25 rescheduling fee will be applied and collected at the time of the consultation.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Paying by check:** Checks should be made payable to Denny & Associates, Inc. Please return this form along with payment and the Consultation Questionnaire to the attention of Lindsay Allen at the address below.

**Paying Online:** This Payment Form and the Consultation Questionnaire can be returned by mail, faxed to the number below, or emailed to [info@dtdinsurance.com](mailto:info@dtdinsurance.com). Once received, an invoice will be e-mailed to you.

#### Broker Disclosure and Transparency

Carriers represented may or may not provide commissions to brokers for the placement of business. If applicable, commissions are built into the premiums quoted. Premiums do not change if the client utilizes the service of a broker or enrolls in a plan directly through the Marketplace Exchange. This broker charges a consultation fee and will also accept any commissions payable by carrier. Client has the right to request copies of carrier's commission at any time. Broker will provide such information within 10 business days of request. Client can view the Denny & Associates, Inc. Notice of Privacy practices on our website at [www.dtdinsurance.com](http://www.dtdinsurance.com). Broker will provide a paper copy immediately upon request.