



the Advantage

a broker bulletin.

Upcoming changes and rates for July 1st

Effective July 1, 2011, WHA is eliminating Rating Region 2 (El Dorado County). We will maintain only one rating region going forward. New business located in El Dorado county will be rated at a 1.10 RAF of Sacramento rates. Employers who are currently rated as Region 2 will have this rate adjustment reflected in their renewal for 2011-2012. Since Region 2 was historically rated higher, this change results in a lower annual increase for these groups this year.

As previously mentioned, WHA will write a policy for employers who are located outside our service area, but have employees who live within the service area. These groups will be rated at a 1.10 RAF.

You will find enclosed updated Underwriting Guidelines reflecting these changes, along with the rates sheets for July 1st.

As a reminder, WHA will continue to market our Uninsured Incentive*. This program has had such success in getting the uninsured insured – we’ve gotta keep a good thing going!

Uninsured Incentive – .90 RAF to uninsured groups with 2+ enrolling

*In order to qualify, employers must not have had an active group plan for six months, and WHA must be the sole carrier with a minimum of two enrolled employees. This incentive is not available to employers in the Auburn area, El Dorado county or outside our service area.

New secured email capabilities!

Do you need to communicate PHI to us? Historically, fax has been the preferred means of communicating PHI. Now you have another option – our secured email feature. Through “Contact Us” on the website, you can safely communicate PHI – including attachments – to Sales, Premium Accounting or Member Services. The best part of this new feature? You’ll even obtain a tracking number for the email!

Direct Deposit for YOUR Broker Commission is here!

Starting with commission payable for May, WHA will launch another new feature meant to make your job easier – we will pay your commission via direct deposit. Get started by completing the attached Authorization Form and returning it with a voided check to WHA. You can mail it in, fax it to WHA Sales or even try out the new secured email to WHA Sales. Please be sure to include a copy of the voided check.

Online Renewals

As you’re aware, group renewals for our age-rated groups have been available to our brokers online for a period of 60 days prior to and 30 days after the renewal. This feature is now available to employer groups, as well. We recognize the importance of your reviewing the renewal first and, therefore, will make the renewals available to you several days prior to the employer group. Also, please note that though online renewals are meant to be an enhanced tool for the employers, they will not be the primary means of delivering their renewal. We will continue to send employers a hard copy of their renewal.

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