

The Individual Marketplace.

With the introduction of the Affordable Care Act (ACA) and other regulatory changes, there has been an increased focus on the individual insurance market from carriers, employers, and individual consumers.

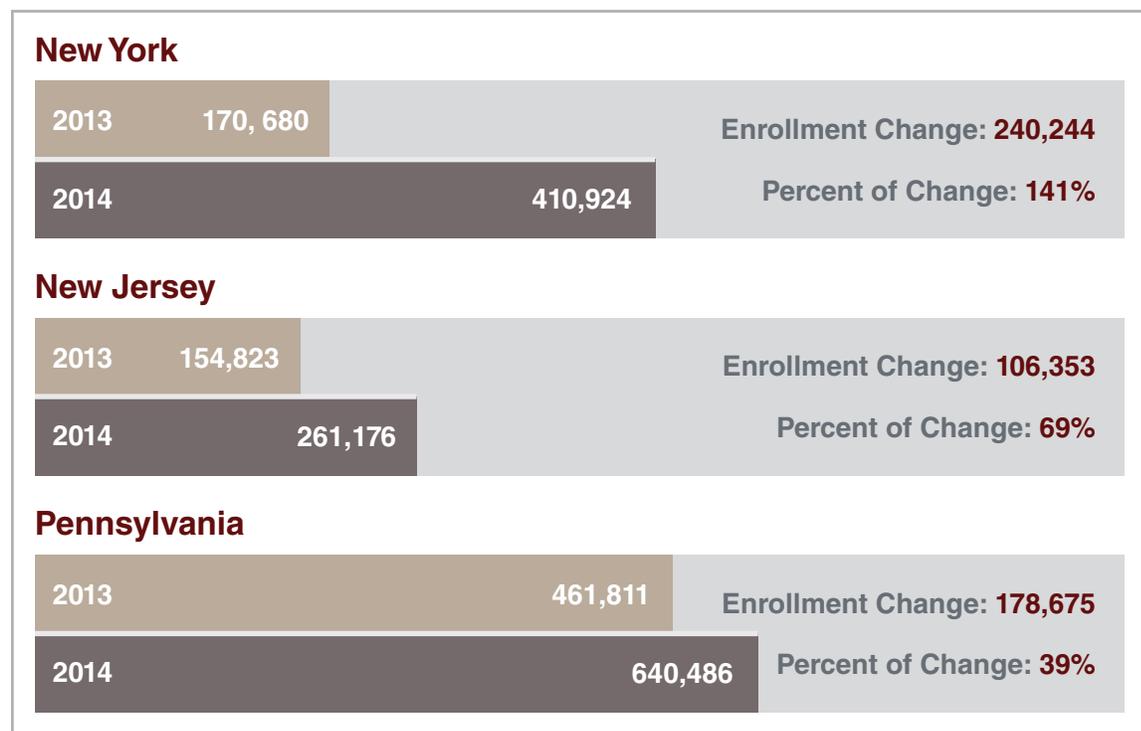
Noted as one of the fastest growing segments in private health history, this market represents significant revenue potential for brokers.

In response, Emerson Reid has added individual experts, expanded our support model, and partnered with best-in-class technology vendors to give our brokers the competitive edge.

Facts & Figures

After most of the ACA provisions had launched into effect at the close of 2014, there were 15.6 million people who had individual medical coverage. This represented an additional 4.9 million enrollments from 2013 to 2014, a 46% increase.

Individual Enrollment – Trending Upwards



THE FACTS

- Growing as a core business function of carriers
- Rates are 3-5% cheaper than group rates in some markets
- Healthcare.gov promotion and marketing continues to grow awareness
- Supreme Court decision upheld subsidies in 2015
- Technology is advancing and the broker's advisory role is shifting

Our Individual Department

With nine full-time employees, and growing, Emerson Reid's Individual Department is a team specifically focused on this growing market. Our Individual Market Advisors (IMAs) provide you with education, expertise, and technology training that is crucial in order to succeed.

Individual Market Advisors help you with:



Certification

Assist you in identifying the certifications and training you need.



Training

Help you learn the carriers, plans, and networks available in your region.



Technology

Provide assistance and training for Individual Market systems and products.



Notices

Notify you of changes to market regulations and other important updates.

Regional Individual Market Advisors

New Jersey	Ellen Coughlin	(201) 815-2391	ellen.coughlin@emersonreid.com
New York	Kyle DePeppe	(631) 961-5124	kyle.depeppe@emersonreid.com
Eastern/Central PA	Julia Huffine	(717) 412-3020	julia.huffine@emersonreid.com
Western/Central PA	Melissa Nevius	(717) 412-3034	melissa.nevius@emersonreid.com

Technology Vendors.

We recognize that every brokers' business needs are different. That is why we offer technology solutions that allow you to best serve your individual market clients.

Options include a quoting and enrollment system that facilitates on-exchange enrollments, including subsidy access when needed, or a call-center who will handle your individual clients on your behalf.

iDecide

Our iDecide Marketplace supports enrollment with carriers and plans on the Federal Facilitated Marketplace (FFM). This model is primarily broker-assisted, where you are able to run a quote and email it to the consumer to complete an intake form. This enables you to leverage the system and submit the application to the FFM on behalf of your consumer. Client self-service models are also available.

The solution is very broker-friendly and includes advanced support tools, such as:

- CRM
- Enhanced Reporting
- Proposal Generation
- Group to Individual Conversion
- Rate Quoting
- Special Election Period Enrollment



COST

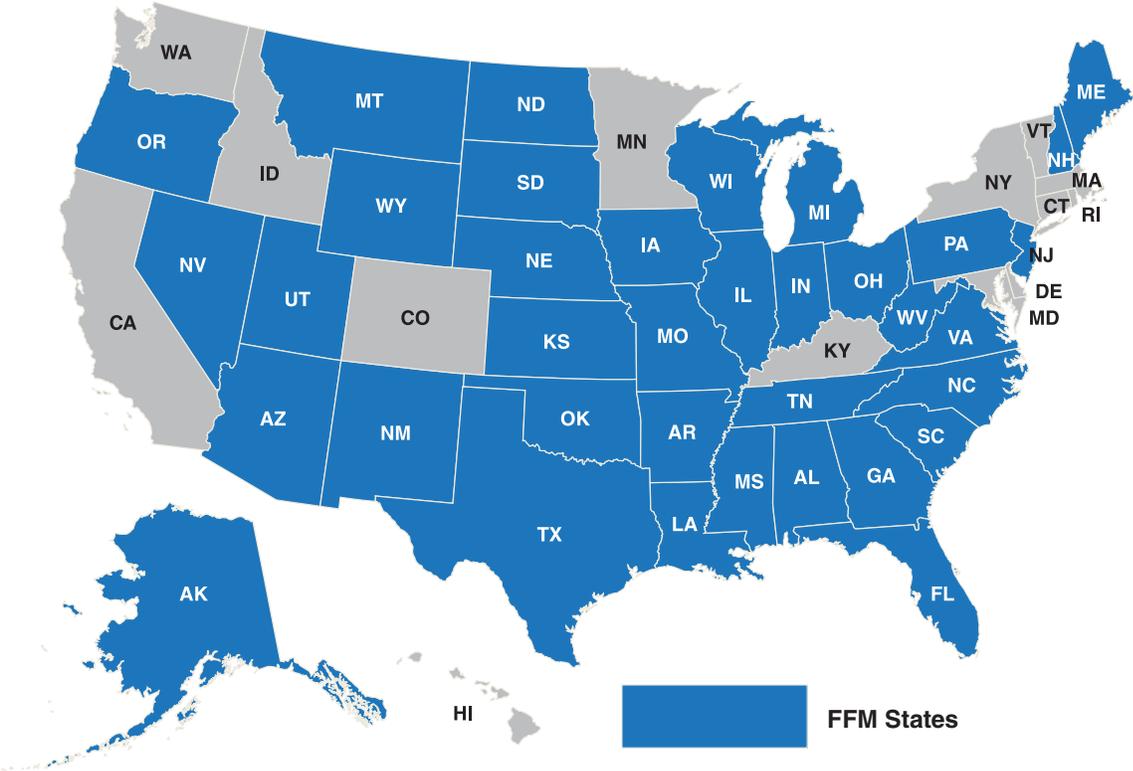
\$300
per year

Unlimited application submissions.

Site can be branded as iDecide Marketplace or with your company information and logo.

Carrier Inventory

Emerson Reid is focused on helping brokers sell individual business in New York, New Jersey, and Pennsylvania. For brokers who also hold licenses and carrier appointments in other FFM states, we can support Aetna/Coventry and Oscar where available.



Get Started Today.

For more information, to request a demo, or to sign up today, contact your Emerson Reid Individual Market Advisor or your Account Executive.

Visit www.emersonreid.com/individual for more information.