



# The New STM World & What Kind of Solutions Can Pivot Provide!



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# Who is Pivot Health?

Proprietary Products Underwritten by Three "A" Rated Carriers:

Companion Life, North River, and Pan-American\*\*.



# What markets do we serve

Who are our members (6 months to 64 & 11 months)



Gig Worker

Uninsured

College Athletes

Graduating young adults



Part-time employees

Aging off Parents plan

Cobra eligible

Employer waiting period

1099 employees

60+ / Early Retirees

College students

# Pivot Health

## Proprietary Products

### Short Term Medical plans

- Doctor office copays, hospitalization coverage,
- Emergency room visits, wellness visit paid 100% up to the plan limit
- Preventive coverage
- Rx copay plans
- Access to National networks and plans with open access-no network restrictions

### Dental Plans /Vision Plans

- Increasing benefits year 2 & 3 on some plans
- 100% preventive coverage no wait all plans
- 3 plan designs to choose that fit your needs

### Latitude

- Critical Illness, Accident, Hospitalization and AD&D benefit packaged together for a \$2500 benefit or \$5000 benefit



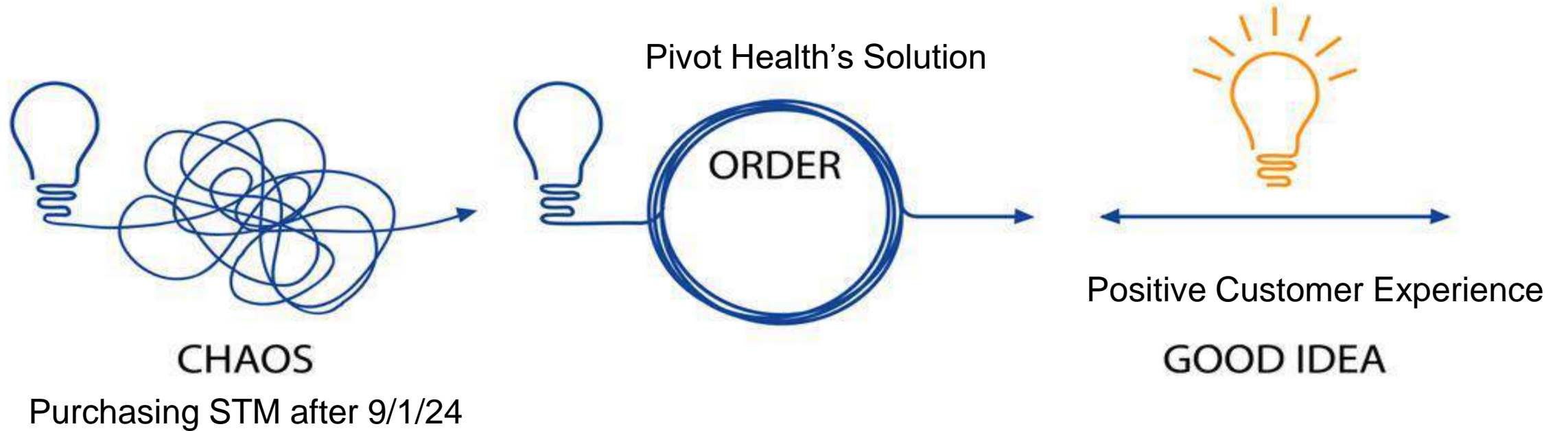
# Short Term Medical

## Final Ruling effective September 1, 2024

- As of September 1st, “Issuers” (individual insurance companies) are limited to offering **3 months of short-term medical coverage with a 1-month extension** to any consumer within a 12 – month period.
- Agents or Brokers and marketing companies, like Pivot Health, are not precluded from offering clients additional coverage from other insurance companies.
- Any **business issued or sold prior to 9/1/24 is not affected by the new final rule.** The new rule applies to new business issued or sold after 9/1/2024 and thereafter.



# Pivot Health Managing Chaos So You Don't Have To



# The New STM World

## Shorter Duration Plans -30 days to 4 months

+ + + **How Do You manage Your Clients' STM Coverage  
with 4 Months?**

+ + + **Pivot Health's Solution:**

+ + + **Pivot has 3 carrier options in one quote and enroll platform.**

- You can manage your clients' coverage by carrier in Pivot's back office
- One stop shop for quoting and enrolling all three carriers
- Same commission schedule
- Same service
- Same account executive

# STM Product Portfolio-4 Month Durations



## Core "Lite" Plans

Access to First Health Network  
Preventive and Wellness Benefits  
Doctor Office Copay  
Limited hospitalization benefit  
Prescription Drug benefit



Popular plan for <25 yr old  
College students / College  
Athletes



## Classic Plans

Array of plan designs  
Open Access  
Preventive and Wellness Benefits  
Doctor Office Copay  
Prescription Drug Benefit



Most popular plan designs  
for all age segments



## Epic Plans

Preventive Coverage  
Child immunizations covered  
at 100%  
Optional Prescription Drug  
copay  
Access to Cigna Network  
Optional Accident Rider



Most popular plan for ages  
34-50  
Popular Family Plan



## Quantum Plans

Rich Benefit Designs  
Cigna Network  
100% Coinsurance Plans  
Preventive and wellness  
Supplemental Accident  
Included



Established  
Entrepreneurs

# New STM Product-4 Months

## SureCare\*\*

Unlimited Office Visit Copay

Open Access

Adult Wellness Exam \$50 Copay

Childhood Immunizations @ 80%

Women's Mammography

screening, OBGYN, and men's

prostate cancer screening not subject to

deductible



# Pivot Health's 12 Month STM Solution

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## Enrollment

- 1 enrollment for all three insurance carriers
- 1 set of eligibility questions
- 1 enrollment fee



## Insurance Carriers

- 3 Insurance Carriers: Companion Life, The North River, Pan American
- 4 months of coverage under each carrier
- Pre-Selected Plans



## Months of Coverage

- 12 months of coverage – one carrier policy ends the next carrier policy starts
- No break in coverage
- No new underwriting



# 1-3-12 Plan Design: Pre-selected Plans

## Simplifying the Navigation to Purchase Short Term Health Insurance

Issuance of new policies in succession, each with its own set of terms and underwriter.



- A new short-term medical policy is issued every 120 days, including new plan deductible(s) and copays. A different insurance company underwrites each plan, so you will receive a new ID card and fulfillment materials that are carrier-specific each time.
- Conditions that start in one of the first two policies will be covered as any other illness in the succeeding policies.
- No new underwriting for policy two and three.
- No new waiting periods on the second and third policy
- Benefits may vary from one plan to the next, so it is important to review plan documents at the start of each new policy.
- Rates will fluctuate for policy two and three.
- Note: Carrier placement is a random selection at time of quote. Three policy design must be selected at time of issuance. Carrier order varies by quote.

Plan Benefits	North River Insurance Company	Companion Life Insurance Company	Pan American Life Insurance Company
Individual Deductible	\$2,500, \$5,000, or \$10,000	\$2,500, \$5,000, or \$10,000	\$2,500, \$5,000, or \$10,000
Family Deductible	2x Ind Ded	3x Ind Ded	3x Ind Ded
Coinsurance (percentage you pay)	20%	20%	20%
Max Out-of-Pocket	\$12,500 or \$15,000	\$12,500 or \$15,000	\$10,000 Coinsurance out of pocket maximum, after deductible is met.
Total Policy Coverage	\$250,000 or \$1M	\$250,000 or \$1M	\$250,000 or \$1M
Doctor/ Specialist/ Urgent Care Office Visit Copay	\$30/\$60/\$60 unlimited	\$30/\$60/\$60 unlimited	\$30/\$30/\$30 unlimited
Wellness Office Visit Copay	We pay 100% up to a \$100 per covered person per coverage period.*	We pay 100% up to a \$200 per covered person per coverage period.	For adults, \$50 copay, once per year, and then covered 100%. For children, subject to the deductible and then 20% coinsurance.
Prostate Cancer Screening	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.
Colorectal Screening	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Not covered
Routine Annual Obstetric Gynecological Examination	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.
Preventative Screening Mammography only/ All other diagnostic mammography's	Deductible waived for screening mammography. We pay 80% until Coins max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.

Educational material is for agent use only. Not for use with consumers. Short-term medical coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act (ACA). Federal subsidies may be available to lower the premium cost of ACA plans based on financial eligibility. Exclusions and limitations may apply to products outlined in this presentation. Products are not available in all states.

\*3 month waiting period for wellness visit.   Plan Differences

# 1-3-12 Plan Design

## Simplifying the Navigation to Purchase Short Term Health Insurance, cont.

Issuance of new policies in succession, each with its own set of terms and underwriter.



Prescription Drugs	Discount Plan / Cerpess Rx	Discount Plan / Cerpess Rx	Discount Plan / Cerpess Rx
Emergency Room	\$250 Copay, then after the Deductible, we pay 80% until the Coins Max. Then 100%.	\$250 Copay, then after the Deductible, we pay 80% until the Coins Max. Then 100%.	No Copay. After the Deductible, we pay 80% until the Coins Max. Then 100%.
Outpatient Surgical Facility	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Hospital Confinement / Intensive Care	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Diagnostic Testing	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Mental and Nervous Disorders	Not covered	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient - Not to exceed \$100 per day/30 days. Outpatient - Not to exceed \$100/10 days
Substance Abuse	Not Covered	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient - Not to exceed \$100 per day/31 days. Outpatient - Not to exceed \$50 per day/10 days.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient - Not to exceed \$100 per day/30 days. Outpatient - Not to exceed \$100/10 days
Athletic Injury	Covered as any other illness	Covered as any other illness	Covered as any other illness
Child Immunizations	Deductible waived. Subject to coinsurance.	Deductible waived. Subject to coinsurance.	Deductible waived. Subject to coinsurance.
Children Preventative Health	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.
Network	All Access	All Access	All Access
Brochure Including Plan Details, Exclusions and Limitations	<a href="https://cdn.pivothealth.com/agents/short_term/PH_EpicBase092223.pdf">https://cdn.pivothealth.com/agents/short_term/PH_EpicBase092223.pdf</a>	<a href="https://cdn.pivothealth.com/agents/short_term/PHSTM-102822.pdf">https://cdn.pivothealth.com/agents/short_term/PHSTM-102822.pdf</a>	<a href="https://cdn.pivothealth.com/agents/short_term/PH_SureCare030624.pdf">https://cdn.pivothealth.com/agents/short_term/PH_SureCare030624.pdf</a>

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■ Plan Differences

# What makes Pivot Health STM Products Unique

- **FIRST DOLLAR** –Preventive and wellness benefits now included on every plan
- Plans that utilize national networks or plans with **no network restrictions – open access**
- **Simplified underwriting:** no rate ups, accept controlled hypertension,, no social security number needed (need to live in US continuously for 4 months prior to application date),
- **Point Health** – healthcare navigation service and bill negotiation services for Open Access plans
- **Child/ Children** only policies down to 6 months to the Pre-Medicare Market (64 years & 11 months)
- All plans include **Free and Unlimited Telemedicine including dermatology**
- Backed by “**THREE A**” rated carriers– Companion Life, North River, and Pan-American\*\* . – carrier varies by product

# 4 Month or 12 Month – How it works

## Pivot Health Quote & Enroll Platform

- ✓ Simple Census – Duration question is the only change: 4 months, 8 months\*\*, or 12 months.
- ✓ New disclosure requirement on the census page

**Your quote is almost ready**

Please provide us with the following information so we can customize your quote

**Your Location**

**ZIP Code**  
40475

**Application Type**  
 Check here for a child-only application

**You**

**Date of Birth**  
03/30/1989

**Gender**  
Female Male

We'll use your birthday only to get accurate pricing for our plans.

**Your First Name**  
test

**Email Address (optional)**  
TEST@TEST.COM

It'll be friendlier calling you by your name throughout this quote. Plus, it'll help identify who's being covered.

Used to send you a copy of quotes, and helps us serve you better.

**Covering Anyone Else?**  
[+ ADD SPOUSE](#) [+ ADD CHILD](#)

**Your Coverage**

**Desired Start Date**  
12/31/2024

Pivot Health offers an array of coverage durations that allow you to select the best option for your particular life situation.

**Up to 4 months** Need coverage for up to 4 months? May be great for individuals needing coverage for a shorter period of time.

**Up to 12 months** If you need health insurance coverage for more than a few months, 12 months of short term health insurance can take you the distance. May be great for individuals seeking a longer-term solution.

Policy duration varies by state availability.

[Find Plans >](#)

This notice supersedes any previous federal notice

**IMPORTANT: This is a short-term, limited-duration certificate, NOT comprehensive health coverage**

This is a temporary limited certificate that has fewer benefits and Federal protections than other types of health insurance options, like those on HealthCare.gov.

# 12 Month STM – How it works!

## Quote page

- ✓ 12 Mo Coverage – 3 carriers each with one plan with 4 mo duration
- ✓ Carrier sequence is randomized at time of quote
- ✓ Brilliant Dental/vision and Latitude Gap still available as check the box add-on
- ✓ View Details will show all three carriers side by side to review plan benefits and differences with your clients

The screenshot shows a quote page for "Short Term - Up to 12 Months" coverage. At the top, there are three tabs: "Short Term - Up to 4 Months", "Short Term - Up to 12 Months" (selected), and "Dental and Vision". Below the tabs is a progress bar with five steps: 1. Demographics, 2. Quotes (current step), 3. Start Your Application, 4. Eligibility, and 5. Checkout.

The main heading is "Test! Here are your personalized quotes". Below this, it states: "Pivot Health provides options whether you're in need of coverage for 4 months, or up to 12 months with our 1-3-12 solution." A note mentions "Free non-insurance telemedicine included on all Pivot Health short-term medical plans. See plan brochure for details." with a "Skip" link.

The quote details are as follows:

- Pan-American SureCare** 1
- Pivot Health Choice** 2
- Pivot Health Epic Base** 3

Key features include "Free Telemedicine" with sub-points: "Child Immunizations Covered", "Preventive Care", "Doctor Visit Copay", and "Patient Advocacy Services".

Financial details are shown in dropdown menus: Deductible (\$2,500), Coinsurance (20%), Max Out of Pocket (\$12,500), and Total Policy Coverage (\$1,000,000).

There is a "View Details" button and a "View Brochure" link. The price is "Starting at \$147.27 /mo" with a note "Plus one-time \$19.95 enrollment fee".

An "Enhance Your Coverage" section offers two add-ons:

- Brilliant Dental™ Value + Vision** 100% Preventive. + \$33.33 per month. **Recommended**. Includes "Remove Vision" and "See Details" links.
- Latitude Select** Value Added Coverage. + \$29.95 per month. **Recommended**. Includes "Accident Medical Expense Benefit \$2,500" and "Critical Illness Benefit \$2,500".

# 12 Month STM – How it works!

Quote page:

## Your Plan Selections

The 1-3-12 solution is 1 enrollment with 3 carriers for up to 12 months of continuous coverage.

[Back to Quotes Results](#)



Email This Quote

Continue to Enrollment



### Coverage Type

North River Insurance Company  
Pivot Health Epic Base

Pan-American Life Insurance Company  
Pan-American SureCare

Companion Life Insurance Company  
Pivot Health Choice

What you pay \*Plus one-time \$19.95 enrollment fee

**\$130.05 /mo**

**\$140.96 /mo**

**\$134.27 /mo**



Coverage Period Months 1-4

Coverage Period Months 5-8

Coverage Period Months 9-12

### Plan Essentials & Benefits

View Features of Pre-Selected 1-3-12 Plans

View Features of Pre-Selected 1-3-12 Plans

View Features of Pre-Selected 1-3-12 Plans



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Pivot Health 28

# 4 & 12 Month STM – How it works!

## One enrollment for all carriers

- ✓ Diabetes now knockout condition
- ✓ Accept or reject on the spot
- ✓ No smoking questions

Question 4 of 6

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)? (Residents of Wisconsin do not need to disclose HIV test results.)

No Yes



You are Moments Away from Coverage

Answer the following questions and we will tell you instantly if you are approved.

Question 1 of 6

Will any applicant be eligible for Medicare on the requested effective date?

No Yes

Question 2 of 6

Have/Are you, or any applicant:

- Been denied insurance due to any health reasons for a condition that is still present?
- An expectant parent, in process of adoption or undergoing infertility treatment?
- Over 300 pounds if male or over 250 pounds if female?
- In the past 12 months, been advised by a medical professional to have diagnostic testing, treatment, surgery, or cell or gene therapy that has not yet been completed?
- Currently hospitalized, bed bound, or confined in a medical facility for any medical reason?

No Yes

Question 3 of 6

Within the last 5 years has any applicant had a diagnosis, symptoms, an abnormal test result or received treatment, medication or consultation for:

- cancer, Hodgkin's or Non-Hodgkin's lymphoma or malignant melanoma (excluding localized non melanoma skin cancer);
- atrial fibrillation, abnormal heart rhythm, a heart disorder, angina, heart attack or congestive heart failure;
- stroke;
- transient ischemic attacks (TIAs);
- uncontrolled hypertension (blood pressure greater than 160/95);
- diabetes;
- Crohn's disease or ulcerative colitis;
- hepatitis C or liver or kidney disorders (excluding kidney stones);
- organ or bone marrow transplants;
- chronic obstructive pulmonary disease (COPD) or emphysema;
- inflammatory arthritis;
- Systemic Lupus Erythematosus (SLE) or degenerative spine or hip disorders;
- hemophilia, leukemia or blood disorders;
- muscular dystrophy or multiple sclerosis;
- Lou Gehrig disease (ALS);
- substance use disorder;
- mental illness requiring hospitalization;
- bipolar, schizophrenia; or
- eating disorders?

No Yes

Good news, looks like you qualify! You are almost done. Please continue on to the next step.

Save & Continue >

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 Pivot Health 29

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# Check Out Page

## Enter Payment information

- All three plans are presented
- Premiums for each plan
- Coverage period
  - Plan Start Date
  - Period : 120 Days
  - End Date
- Summary will give you the 1st policy premium and one-time enrollment fee (waived on policy 2 and 3)

## Robin, Let's Finish Your Enrollment

We can't wait to start your new health plan! Remember, you have a 10-day free look period and can cancel during that time for a full refund.

### 1. Contact Information

First Name	Last Name
<input type="text" value="Robin"/>	<input type="text"/>
Phone Number	Email Address
<input type="text"/>	<input type="text" value="robin.depenbrock@health"/>
Street Address	
<input type="text"/>	
Memphis, TN 38104 <a href="#">(Change location)</a>	

### 2. Billing Information

Credit Card  ACH Transaction

Secure credit card payment  
This is a secure 128-bit SSL encrypted payment.

Card Number

Accepted Credit Cards

Expiration Date  Security Code

MM/YY \* 3 digits on back of card

Name

\* As it appears on your card.

Your full payment info is stored in Authorize.net's secure servers. Pivot Health does not store your payment information.

Check if billing address is different from contact address

### Applicant

Location **38104 Memphis, TN**  
[Members](#) ▾

### Pivot Health Choice

Monthly Cost **\$174.82**  
[Plan Details](#) ▾  
**Coverage Period**  
Plan Starts **Aug 30, 2024**  
Period **120 Days**  
End Date **Dec 28, 2024**

### Pivot Health Epic Base

Monthly Cost **\$307.24**  
[Plan Details](#) ▾  
**Coverage Period**  
Plan Starts **Dec 29, 2024**  
Period **120 Days**  
End Date **Apr 28, 2025**

### Pan-American SureCare

Monthly Cost **\$219.87**  
[Plan Details](#) ▾  
**Coverage Period**  
Plan Starts **Apr 29, 2025**  
Period **120 Days**  
End Date **Aug 27, 2025**

### Summary

Pivot Health Choice	<b>\$174.82</b>
One-Time Enrollment Fee	<b>\$19.95</b>
<b>TOTAL DUE TODAY</b>	<b>\$194.77</b>

\*When Will I Be Charged: Credit Card Transactions - You will be charged for your first month of coverage on the date of purchase (today). ACH Transactions - Please allow up to a week for payment to be drafted for the first month of coverage. For both Credit Card and ACH transactions, subsequent charges will occur



## 12 Month STM –Rules to remember:

- 3 **Unique** Insurance Carriers as underwriters/issuers. **Fully compliant**
- Carrier sequence will be a randomization at time of quote
- 3 Separate Policies, one policy ends another policy starts.
  - No new underwriting
  - No new waiting periods
- While most deduct and OOP options are the same for all 3 carriers, it does reset and there are some plan differences (wellness).
- Rates vary by plan

# New Broker Portal Feature – Saved Quotes

## New Tab for **Saved Quote Coming Soon**

- ✓ All Emailed Quotes Saved
- ✓ Filter to search:
- ✓ Open Quotes
- ✓ Pending Esignature (at time of launch)

Search the Agent Portal

PIVOT HEALTH by HealthShare

Product Portfolio Helpful Links My Book of Business Get a Quote

10

First Name	Last Name	e-mail	Phone Number	Carrier	Duration	Status	Created At
John 0	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 1	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 2	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 3	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 4	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 5	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 6	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 7	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 8	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021
John 9	Doe	john.doe@domain.com	123-456-7890	NRIC, CLIC, PALIC	365 days	OPEN	8/31/2021

< 1 2 3 4 5 >

# Questions

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