



## What We Need and the Quote Process

We are excited to provide your bank with a quote from the member owned Advantage Health Plans Trust. Below you will find the information we need to begin the quoting process and prepare a quote:

- **Census** – Our underwriters need a current census to start their process – When providing this information, please ensure it is in either Excel or Word format and includes the following identifiers:
  - **First and Last Name**
  - **DOB**
  - **Gender**
  - **Zip**
  - **Tier**
  - **Plan Selected (If multiple plans are offered)**
  - **COBRA, and**
  - **Date of Hire**
- **AHPT Quote Request Form** – You can find this form on the Advantage Website [here](#).
- Please fill out the form with as much detail as possible. The more detail we have, the quicker the underwriting process.
  - If you do not know the specifics of employee health disorders, that's OK. If that information isn't known, please answer "NO" to the questions on page 3.
  - The more information we have on your current plan, the better. If available, please include current plan designs, including deductibles, co-pays, out of pocket maximums, and current premiums. If a copy of the summary of benefits and coverage is available, that would be great!
    - Please note. Our underwriters don't use the above information in preparing the proposed trust contribution rates. The Advantage team uses the information to prepare plan comparisons and help guide the bank to the AHPT plans that might be a fit.
- **Claims Data** – Please provide claims vs premiums by month for the last 12 months, 24-36 months if available, and premiums for each tier. Our underwriting team would also like to have disclosures of any known large claims with detail including amount paid, date paid, diagnosis, and prognosis. If claims data is not available, a full member census with dependent information is required.
- **Ancillary Data** – Please provide current information regarding ancillary lines of coverage to include dental, vision, life, and disability. If any of these lines are currently in place, we can take a look at the options available. Please send current enrollment for each line of coverage if it is not included on a census or a bill that indicates coverage limits.

Once we have the information, we send it to our underwriting team, and they get to work. With a turnaround time of a week or less, they build a contribution table for every plan design housed inside the trust. With that data in hand, your AHPT Business Development Director will schedule time to go through the plan options and contribution levels, helping develop a roadmap to offering best in class health plan benefits and a robust new health plan strategy.

Please contact Merrick Matthews at [mmatthews@kemptongroup.com](mailto:mmatthews@kemptongroup.com) or (469) 999-4233 if you have any questions.

