



**ADVANTAGE**  
HEALTH PLANS TRUST

# 2021 Member Group Meeting

*September 8, 2021*





# SPEAKER INTRODUCTION

- **Jay Kempton**  
Plan Administrator
- **Melissa Nance, PHR**  
Chief Brand Officer

# AGENDA

- Introductions
- Performance & Reporting
- COVID-19 Update
- 2021 Drug Performance
- 2022 Renewal
- 2022 Changes
- Compliance Update
- AHPT Dedicated Team
- Open Enrollment Timeline



# AHPT BOARD OF TRUSTEES



**Jim Dilley**

Chairman  
American Heritage Bank  
Sapulpa, OK



**Sandy Werner**

Vice-Chairman  
First National Bank & Trust of Elk City  
Elk City, OK



**Priscilla Cude**

Trustee  
First Bethany Bank & Trust  
Bethany, OK



**Paul Freeman**

Trustee  
Anchor D Bank  
Texhoma, OK



**Casey Barrett**

Trustee  
Texas State Bank  
San Angelo, TX



**Joey Root**

Trustee  
First Liberty Bank  
Oklahoma City, OK



**Scot Long**

Trustee  
The First National Bank  
Sterling City  
Sterling City, TX



**Doug Fuller**

Advisory Trustee  
Quail Creek Bank  
Oklahoma City, OK



**Evans McBride**

Advisory Trustee  
First National Bank & Trust of McAlester  
McAlester, OK



**ADVANTAGE**  
HEALTH PLANS TRUST



# 2021 SUCCESS & CELEBRATIONS

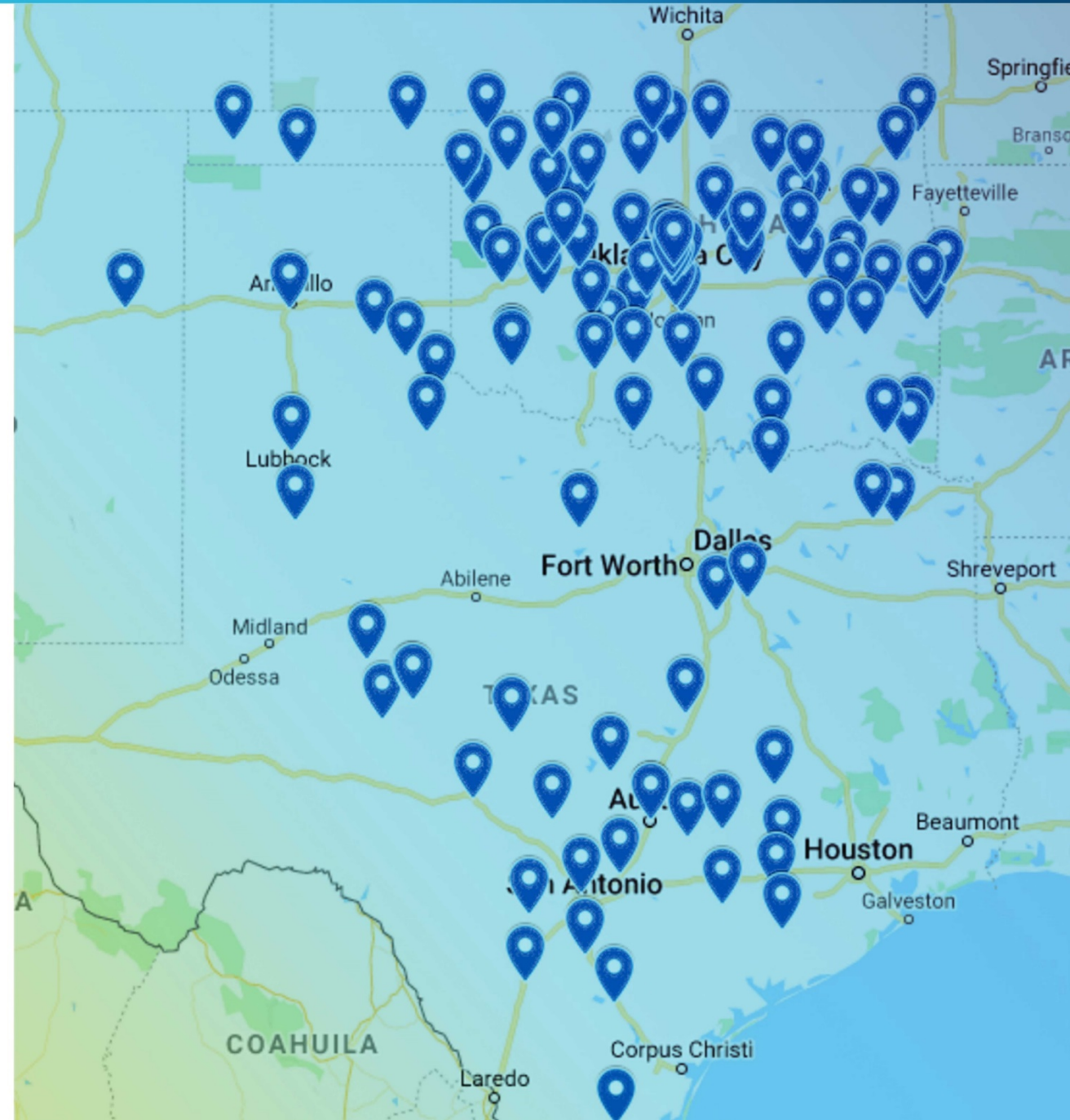
# 2021 NEW PROVIDERS!

KPPFree™ – 15 New Providers

KPPFree™ Aggregators – 177 Providers

KDAP – 4 New Providers

RBP Directs – 22 New Providers



# Kempton Care Advocates

## *Service Level Agreements*

- Cost Disclosure with Every Participant
- Benefit Disclosure with Every Participant
- Healthcare Bluebook Geographic Analysis
- KPPFree™ Education & Redirection





# KEMPTON NEW HIRE!!

- **Isabelle Kempton Moore, SHRM-CP**  
Human Resources Specialist



# HIGH CLAIM SUCCESS STORY

## South Texas Spine Hospital

### *Knee Replacement*

Billed Charges  
(including implants):  
**\$144,579.94**

HealthSmart PPO Allowable  
(including implants):  
**\$58,393.40**

Single Case Agreement  
(including implants):  
**\$26,000.00**





## Advantage Health Plans Trust Service Snapshot

4/1/2021 to present.

# 31 to 1

Total ROI



### UTILIZATION

# 10

engaged

% of Outreach Engaged: 16.4%

Outreach Total: 61 members

(Regardless of Referral Source)



### SERVICES

# 12

total

6 RSOs Completed

4 Pending RSO

2 RN Support Only



### TOTAL SAVINGS

# \$451,142

(For Completed Cases Only)

Hard Dollar: \$225,892

Risk Negation: \$225,250

Avg. Savings/RSO: \$75,190



### PARTICIPANT FEEDBACK

"You are my lifeline." -KB

"I felt so supported from day one...This is the best program and I'm so glad my employer participates." -JC

"You are the best thing that ever happened to me in the medical field." -JT



**ADVANTAGE**  
HEALTH PLANS TRUST

# PERFORMANCE & REPORTING



# PERFORMANCE & REPORTING

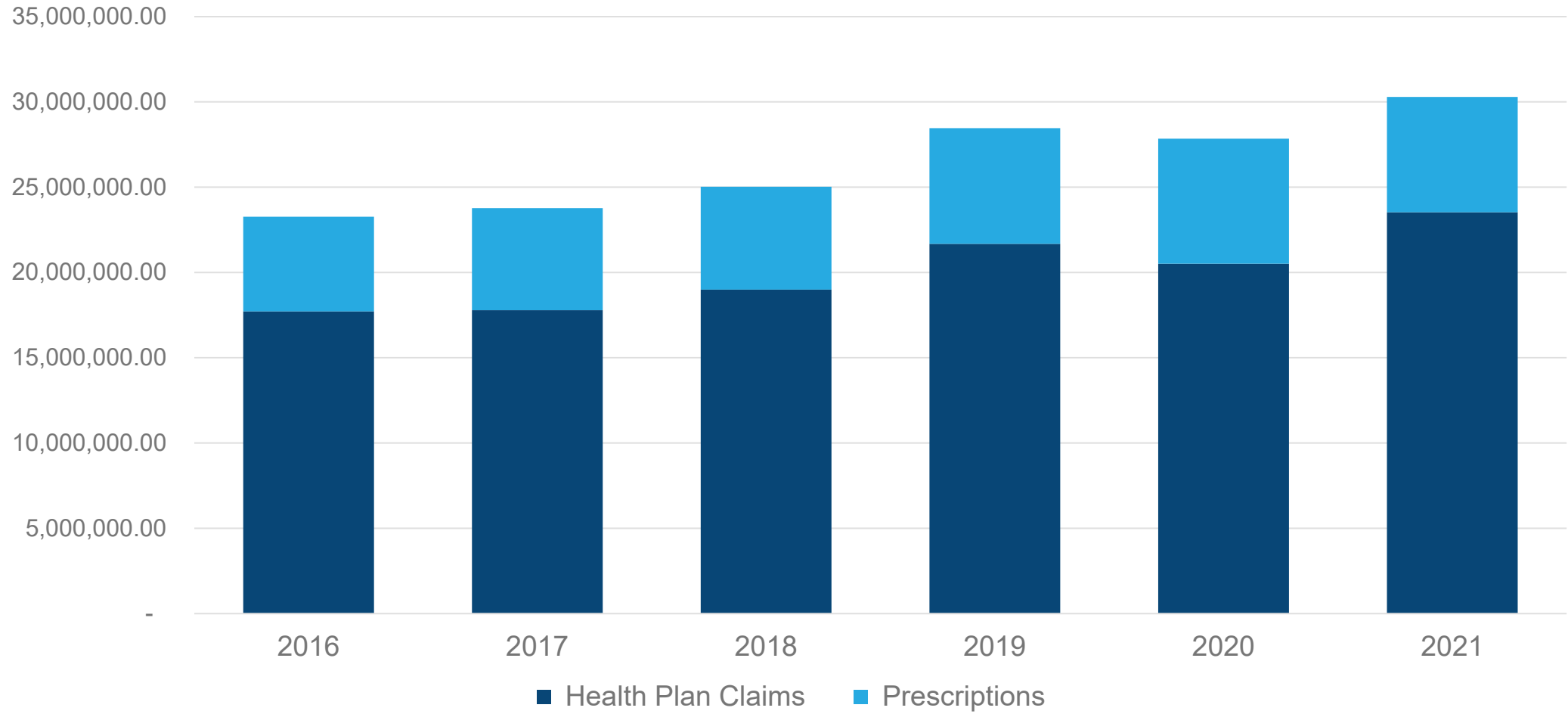
Please review the performance & reporting information included in your Annual Meeting Guide.

- Plan Performance Metrics
- RBP Metrics
- Kempton Direct Access Providers Enrollment
- **KPPFree™** Providers
- RBP Direct Providers
- KDAP Providers
- Healthcare Bluebook Report
- Benefit Plan Comparison
- Vendor Flyers

Additional flyers & handouts are included.



# MEDICAL & PRESCRIPTION DRUG COSTS (July 1 – June 30 fiscal year)



## 2020 KPPFREE™ Savings (1/1/2020-12/31/2020)

### **3,496 Procedures**

*Total Number of Procedures in 2020*

### **\$4,756,290 Million Saved**

*Total Savings – 1/1/2020 – 12/31/2020*

### **\$1,360 Average Saved**

*Average amount saved per claim in 2020*

### **\$95,103 Saved**

*Highest amount saved in a single claim in 2020*

### **97 Cash Price Agreements**

*Agreements with local providers who price match the KPPFree™ price in 2020.*

## 2021 KPPFREE™ Savings (1/1/2021-6/30/2021)

### **2,809 Procedures**

*Total Number of Procedures in 2021*

### **\$2,909,500 Million Saved**

*Total Savings – 1/1/2021 – 6/30/2021*

### **\$1,036 Average Saved**

*Average amount saved per claim in 2021*

### **\$43,491 Saved**

*Highest amount saved in a single claim in 2021*

### **24 Cash Price Agreements**

*Agreements with local providers who price match the KPPFree™ price in 2021.*

## 2020 Missed Opportunities

*(1/1/2020-12/31/2020)*

### **754 Missed Opportunities**

*Individual missed opportunities since in 2020*

### **\$3,002,601 Total Missed Savings**

*Total missed savings 1/1/2020-12/31/2020*

### **\$3,982 Average Missed Savings**

*Average amount per claim in missed savings in 2020*

### **\$174,566 Largest Missed Savings**

*Largest amount of missed savings in a single claim in 2020.*

## 2021 Missed Opportunities

*(1/1/2021-6/30/2021)*

### **304 Missed Opportunities**

*Individual missed opportunities since in 2021*

### **\$985,774 Total Missed Savings**

*Total missed savings 1/1/2021-6/30/2021*

### **\$3,243 Average Missed Savings**

*Average amount per claim in missed savings in 2021*

### **\$88,583 Largest Missed Savings**

*Largest amount of missed savings in a single claim in 2021.*

# KPPFree™ REPORTING



## Utilization & Savings Analysis

3/1/2012-6/30/2021

**\$28.55M**

Total Estimated Savings

**\$21.81M**

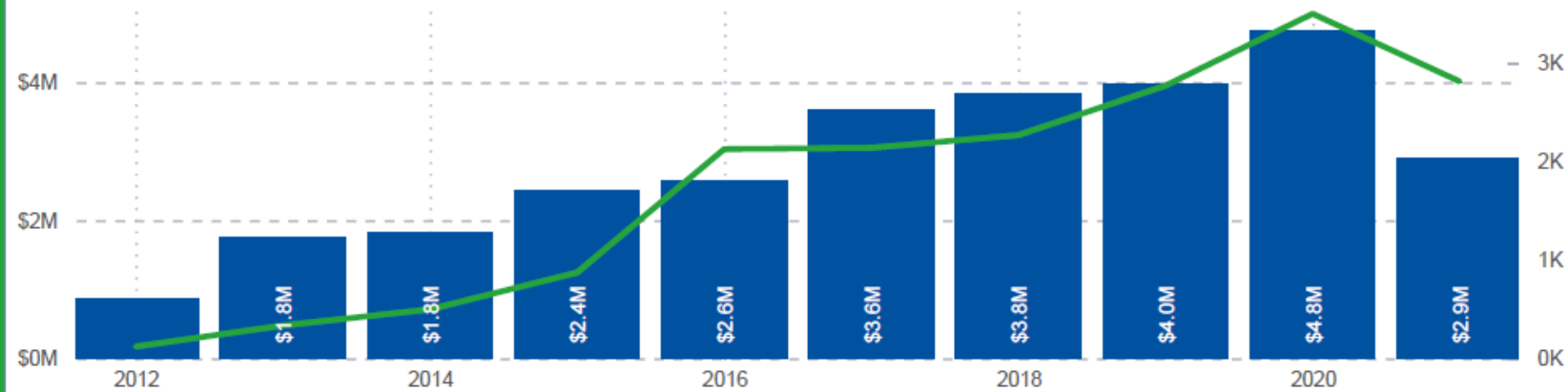
Total Paid by Plan

**17,416**

Total Count of Procedures

### Estimated Savings and Utilization by Year

● Estimated Savings ● Count of Procedures



### Top 15 Estimated Savings by Category

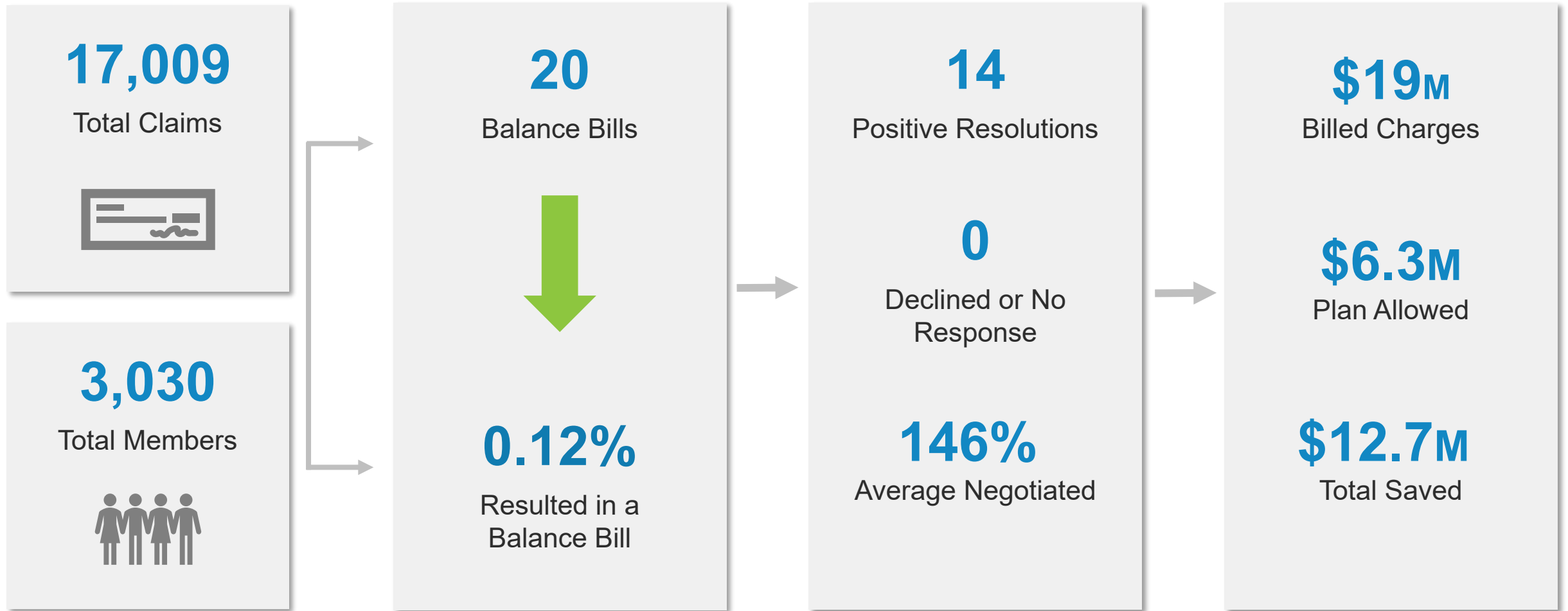
Category	Estimated Savings	Percent of Total	Count	Percent of Total
Oncology	\$458,449.67	17.29%	807	11.90%
Orthopedic	\$423,023.42	15.95%	39	4.59%
Imaging	\$334,655.44	12.62%	372	39.81%
Emergency	\$209,674.78	7.91%	76	8.95%
Gastroenterology	\$170,250.36	6.42%	72	8.36%
Bariatric	\$148,524.49	5.60%	7	0.82%
Vascular	\$146,780.62	5.54%	44	4.83%
Breast	\$137,300.69	5.18%	16	1.88%
Cardiology	\$130,410.75	4.92%	75	7.77%
General	\$127,407.68	4.80%	23	2.47%
Gynecology	\$93,894.30	3.54%	10	1.18%
Urology	\$80,036.25	3.02%	9	0.94%
Pain Management	\$77,015.90	2.90%	36	4.12%
Sleep Medicine	\$64,357.94	2.43%	62	6.95%
Ophthalmology	\$49,846.82	1.88%	15	1.41%

### Top 15 Estimated Savings by Provider

Provider Name	Estimated Savings	Percent of Total	Count	Percent of Total
Cancer Specialists of Oklahoma	\$582,934.24	25.40%	961	14.43%
Surgery Center of Oklahoma	\$442,257.96	19.27%	100	9.24%
McBride Orthopedic Hospital	\$285,049.98	12.42%	193	18.63%
Oklahoma Heart Hospital	\$187,717.18	8.18%	67	8.12%
Oklahoma ER & Hospital	\$161,336.10	7.03%	66	9.24%
Oklahoma Surgical Hospital	\$143,938.14	6.27%	21	2.94%
Transforming Lives PLLC	\$118,142.78	5.15%	15	2.10%
Texas Free Market Surgery	\$65,582.17	2.86%	18	2.24%
Tulsa ER & Hospital	\$52,357.32	2.28%	13	1.82%
Green Imaging PLLC	\$49,630.27	2.16%	46	5.04%
Sage Bariatric Institute	\$45,048.29	1.96%	4	0.56%
Tulsa Bone & Joint Associates	\$43,714.75	1.91%	38	4.62%
Oklahoma Pain Treatment Center	\$40,232.93	1.75%	17	2.38%
Digestive Disease Specialists	\$38,426.68	1.67%	24	3.36%
OU Breast Health Network Edmond	\$38,225.37	1.67%	128	15.27%



# REFERENCE BASED PRICING REPORTING (Choice Plans) - 1/1/2020 - 7/1/2021



**Effective Discount = 67% off Billed**

## KEMPTON DIRECT ACCESS PROVIDERS

Mid-Texas Direct Primary Care, Fredericksburg, TX – 3 enrollments

Primary Health Partners, OKC Metro, OK – 113 enrollments

Reliant Direct Primary Care, Enid, OK – 5 enrollments

Remedy Health Direct Primary Care, Tulsa, OK – 40 enrollments

Direct Primary Care of Oklahoma – 0 enrollments

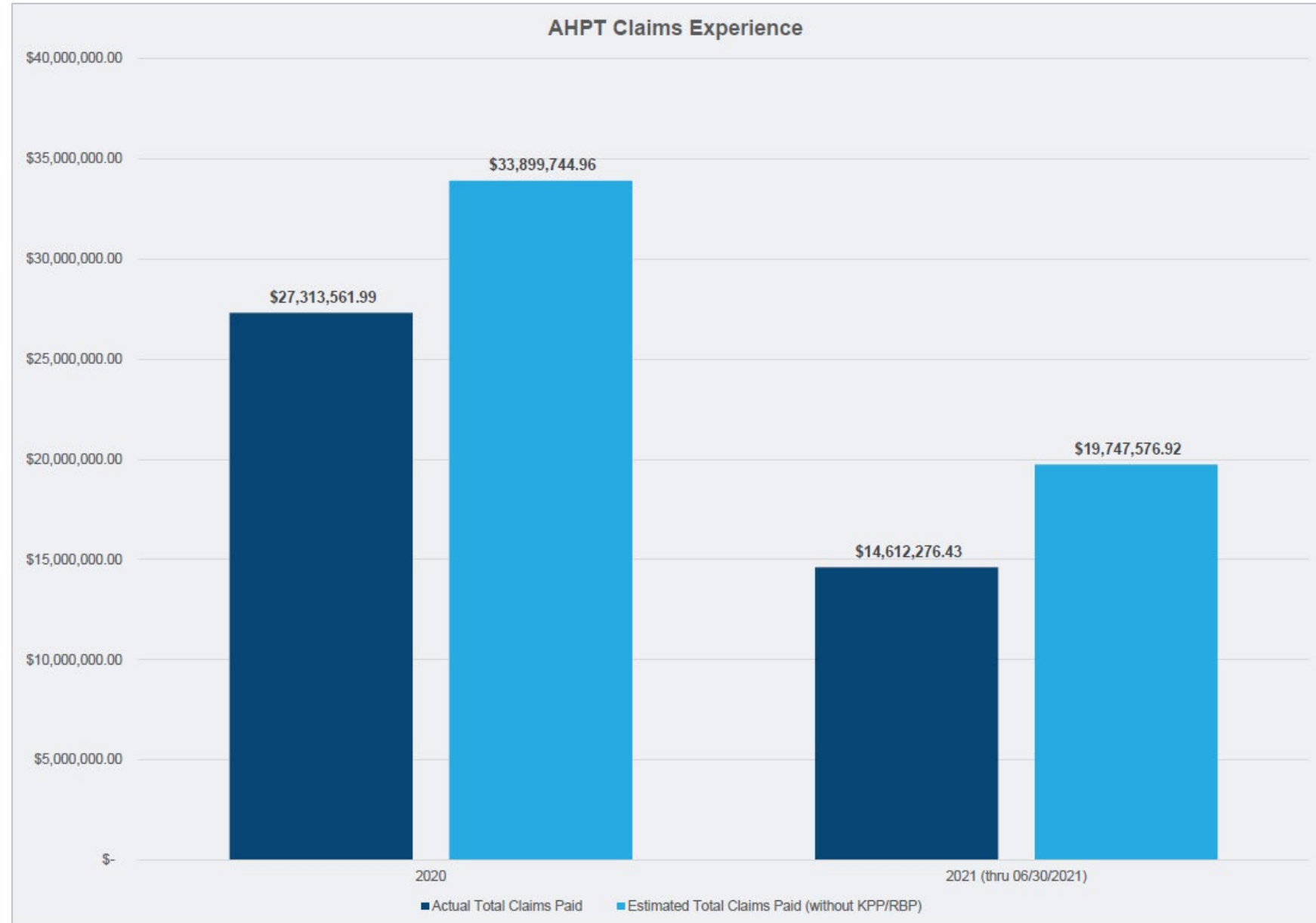
Simple Primary Care Solutions – 0 enrollments

# AHPT CLAIMS EXPERIENCE



2020 Enrollment:  
**2,935 Employees Enrolled**

2021 Enrollment:  
**2,701 Employees Enrolled**



# AHPT CLAIMS EXPERIENCE

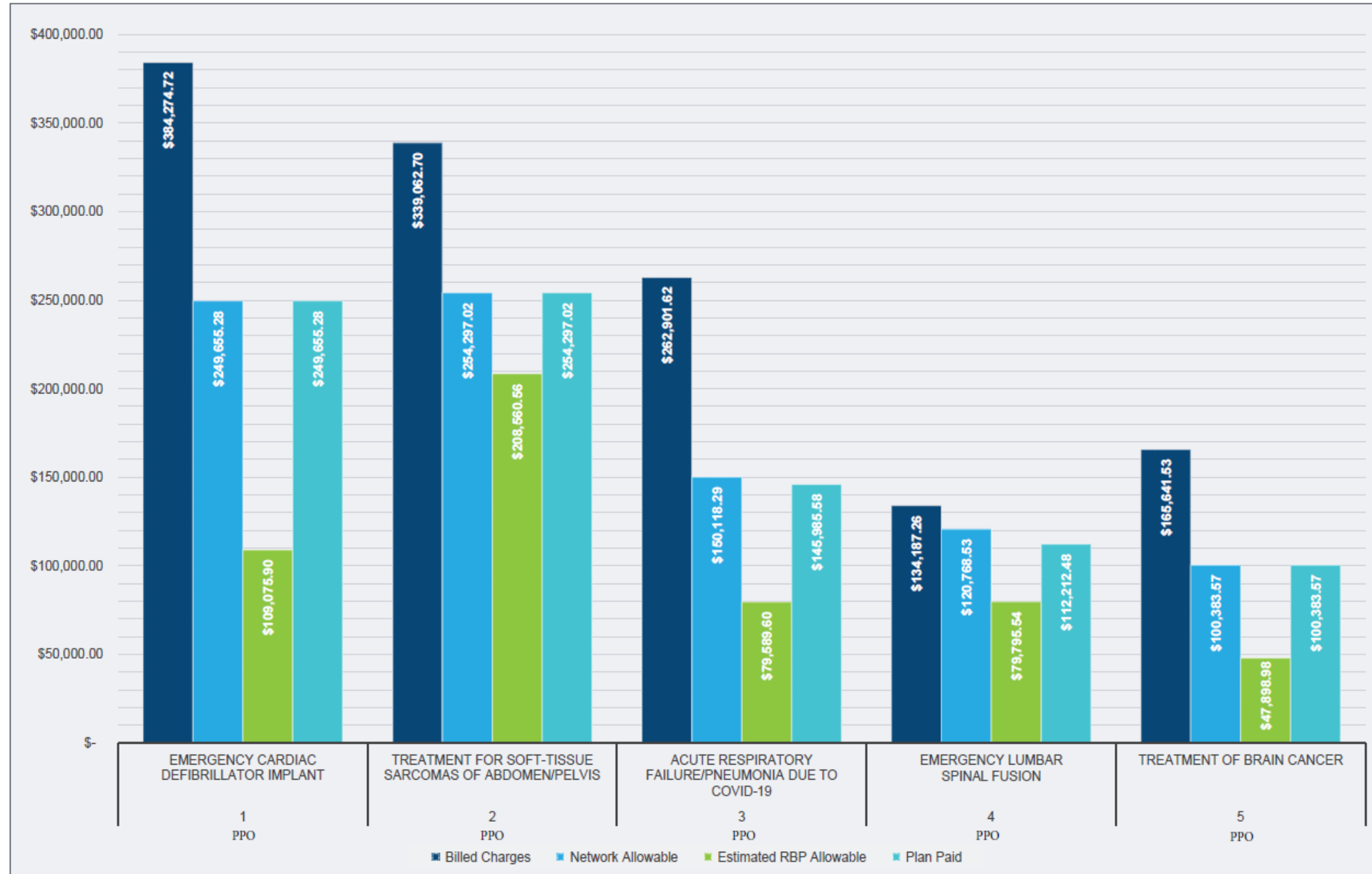
## Top 5 High Dollar Claims 1/1/2021-6/30/2021

Total Billed Charges:  
**\$1,286,067.83**

Total Network Allowable:  
**\$875,222.69**

RBP Allowable:  
**\$542,920.58**

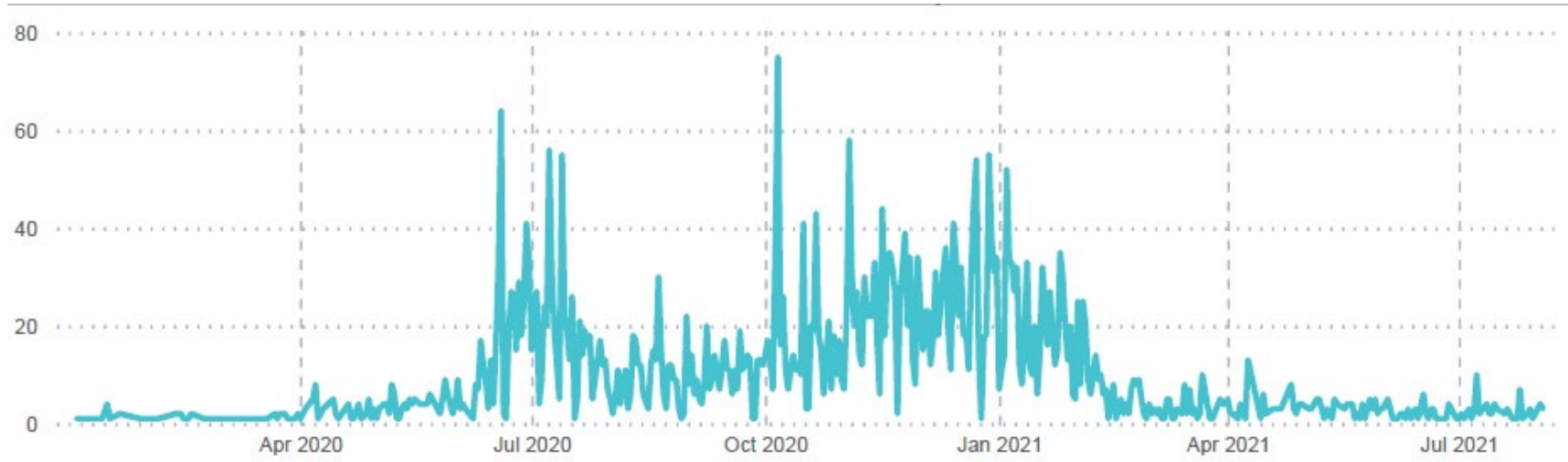
Plan Paid:  
**\$862,533.93**





COVID-19 Antibody Testing			Antibody Test	
<b>363</b> Count of Claims	<b>\$24,903.32</b> Total Plan Paid	<b>\$69.39</b> AVG Network Allowable	<b>263</b> Employees	<b>57</b> Dependents
COVID-19 Diagnostic Testing			Diagnostic Test	
<b>1631</b> Count of Claims	<b>\$137,987.53</b> Total Plan Paid	<b>\$88.21</b> AVG Network Allowable	<b>760</b> Employees	<b>370</b> Dependents
Treatment Details			Confirmed	
COVID-19 Confirmed			<b>453</b> Employees	<b>183</b> Dependents
<b>1256</b> Count of Claims	<b>\$1,374,924.74</b> Total Plan Paid			
			Suspected	
COVID-19 Suspected			<b>1304</b> Employees	<b>586</b> Dependents
<b>2105</b> Count of Claims	<b>\$1,063,857.33</b> Total Plan Paid			
Total Treatment Costs			Divisions with Activity	
<b>4894</b> Count of Claims	<b>\$2,601,672.92</b> Total Plan Paid		<b>183</b>	

# COVID-19 REPORTING – 1/1/2020-7/31/2021





# 2021 RX PERFORMANCE

# SOUTHERN SCRIPTS 2021 PERFORMANCE



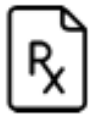
**Clinical Savings**  
\$294,893



**First Choice Utilization**  
96.3%

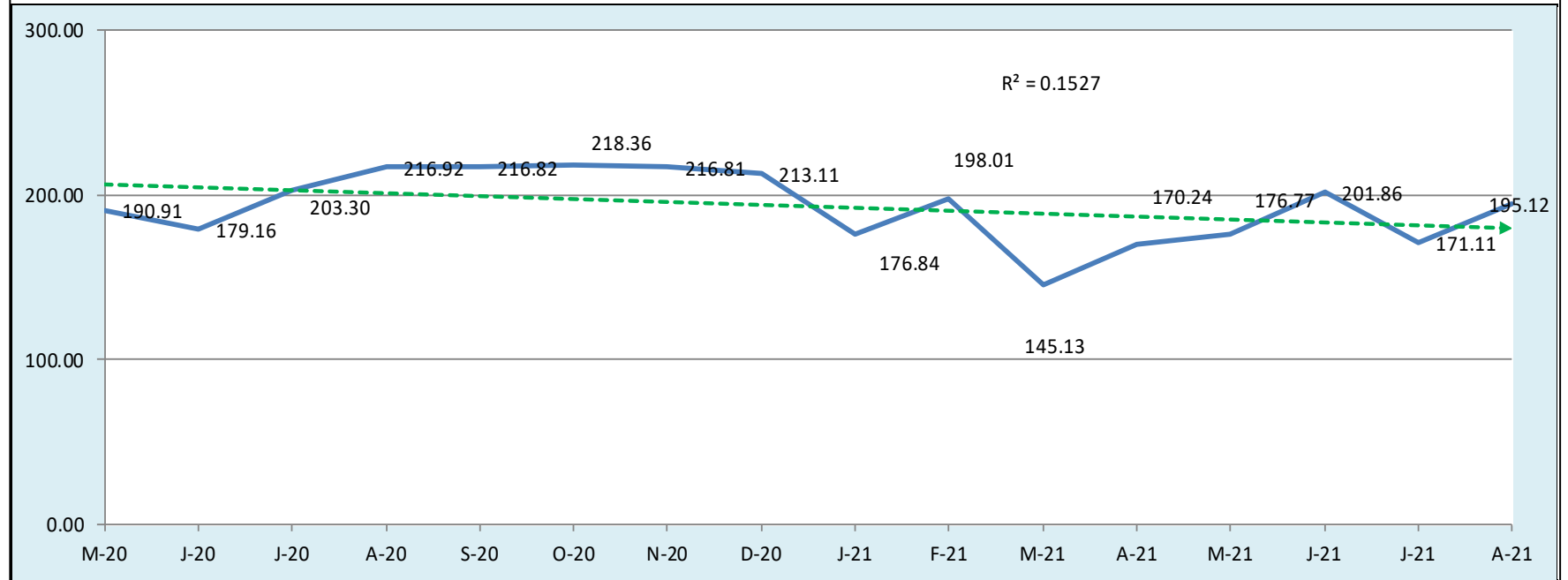


**Generic Utilization**  
85.6%



**VCP Savings**  
\$171,712

**15-Mo. Avg. Prescription Cost Per Employee**



	Q1 2021	Q2 2021	Plan YTD
Specialty % of Plan Cost	44.4%	51.0%	47.9%
Specialty % of Total Rx	0.8%	1.0%	0.9%





2021 Plan Year	# of Switches	Plan Savings	Member Savings	Total Savings	Scripta Fees	Projected Annual Savings	Projected Annual ROI
Q1	61	\$17,059	\$2,271	\$19,330	\$36,142	\$62,251	
Q2	162	\$53,841	\$15,812	\$69,654	\$35,734	\$139,308	
<b>Total YTD</b>	<b>223</b>	<b>\$70,900</b>	<b>\$18,084</b>	<b>\$88,984</b>	<b>\$71,876</b>	<b>\$201,559</b>	<b>1.80</b>

\*Based on current utilization and member adoption rates, Scripta projects that we will see \$201,559 in savings for the remainder of 2021 based on the 223 switches made in Q1 and Q2.





# 2022 RENEWAL

# TRUSTEE DECISIONS 2022

---

- Strategy discussion about overall employer claims performance.
  - Non-renew chronically-poor performing banks?
- Strategy discussion about full network replacement for the Trust (Reference Based Pricing)?
- Approved Oklahoma member banks move to Healthcare Highways Plus network.
- Approved no negative bucket shifts for 2022.
- Approved plan-choice freezes for poor performing banks for 2022.

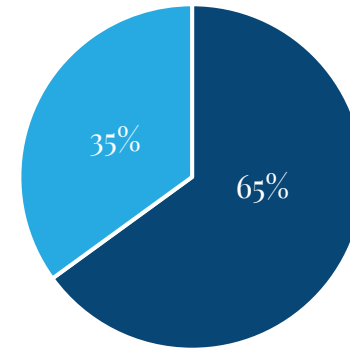


# 2022 TRUST-LEVEL MEDICAL PLAN RATE ADJUSTMENT



3.5%

Renewal Adjustment Metrics



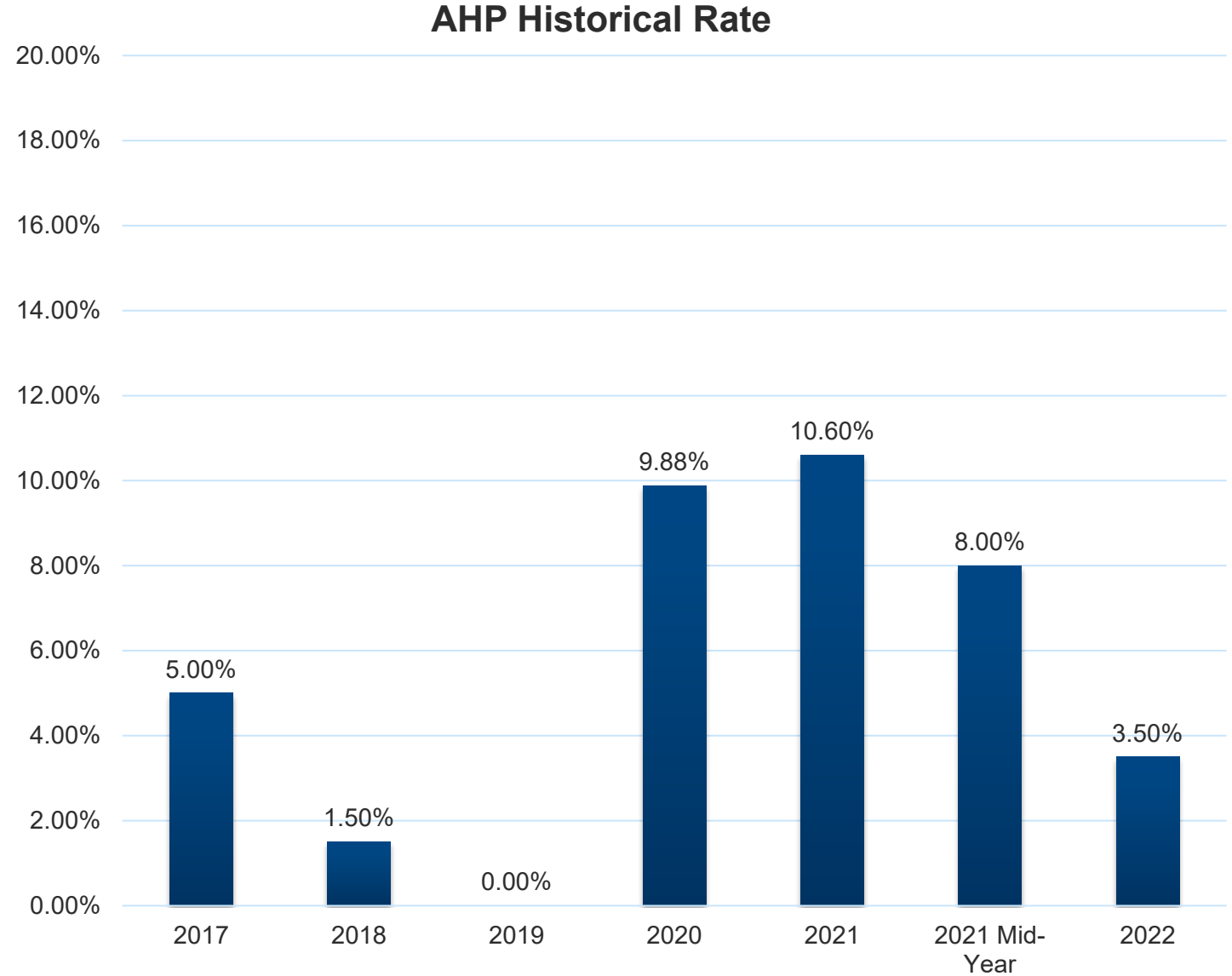
■ Trust Level ■ Higher than Trust Level

Individual bank renewals will be delivered by October 1, 2021.

# MEDICAL PLAN INCREASE TREND – 2017-2022

Average Medical Plan Rate Adjustment Over 6 Years.

- 5.50%



# ANCILLARY PRODUCT RATE ADJUSTMENTS



Dental Plan

No change



Vision with VSP

No change



Unum Basic Life

No change



Unum Voluntary Life

No change



# 2022 BENEFITS

## Minimum Value Plans

- Maximum out-of-pocket increases annually to match ACA maximum.
  - 2021 - \$8,550 Single | \$17,100 Family
  - 2022 - \$8,700 Single | \$17,400 Family

## Qualified High Deductible Health Plan Change

- Historically, the IRS has increased the minimum deductible for HDHP plans annually.
- For 2022, the IRS has decided to not increase the minimum deductible amounts. The deductible amounts will remain the same for HDHP plans.



## Elimination of Plans

- Effective 1/1/2022
- Low Participation
- 6 Banks Affected

### **Value 3500**

*14 Members Enrolled*

### **Choice MVP**

*1 Member Enrolled*

### **Choice Select 500**

*0 Members Enrolled*

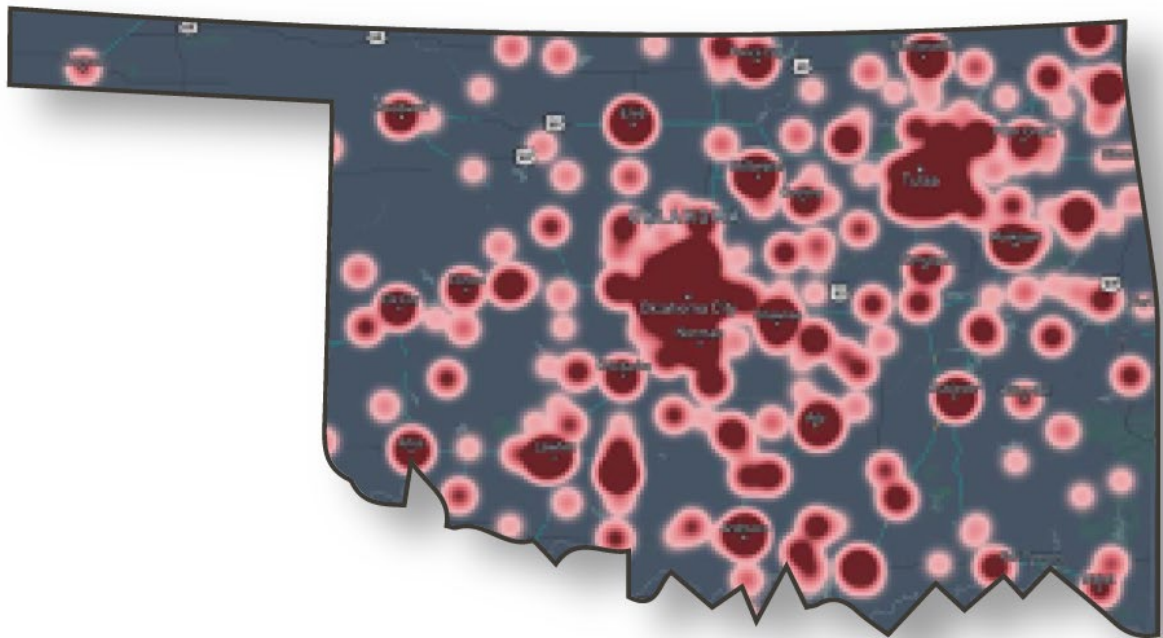
### **MVP Standard**

*8 Members Enrolled*

# HEALTHCARE HIGHWAYS PLUS NETWORK



## Our HCH Plus Network Service Area

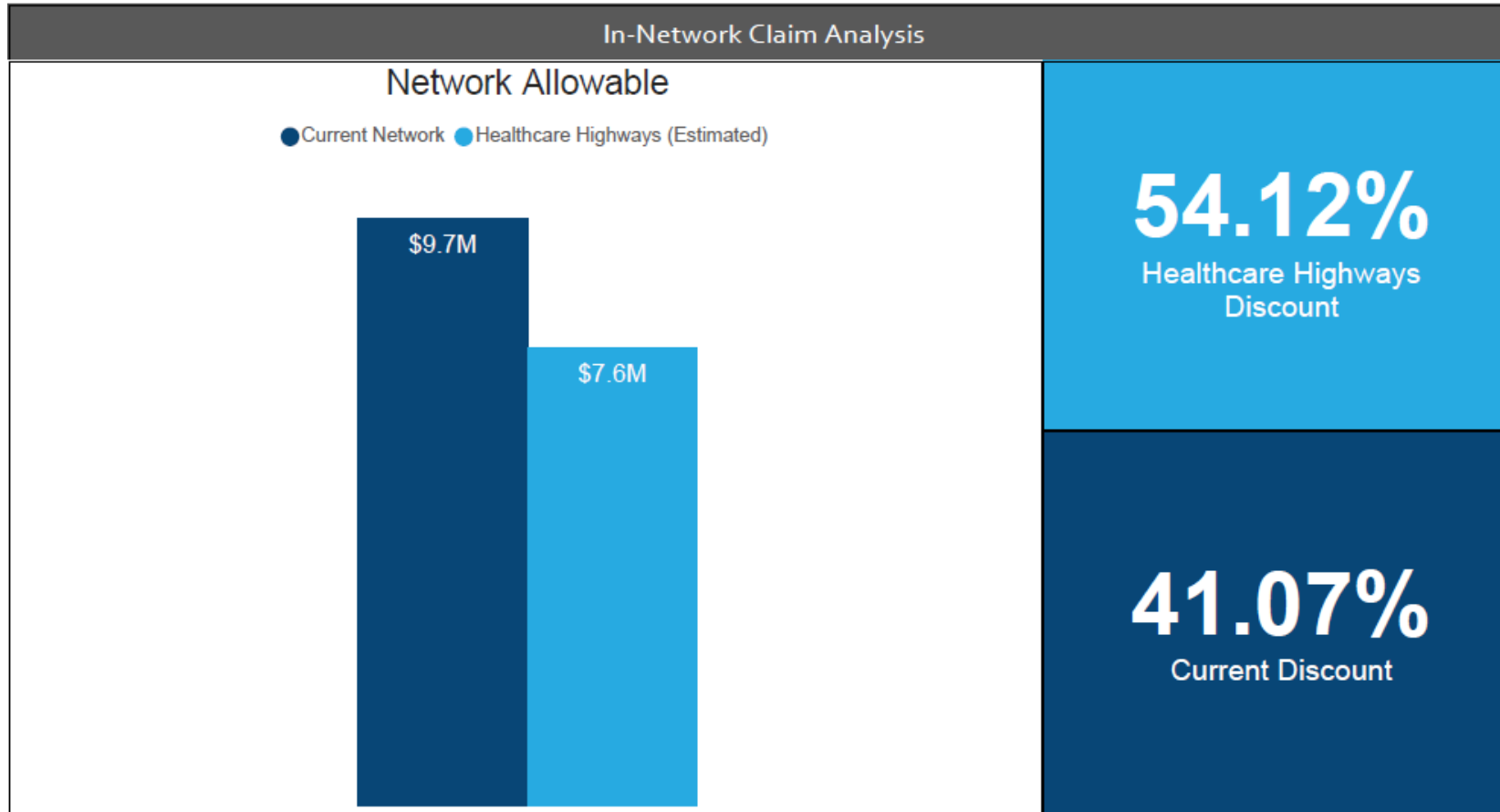


\* Partial listing of in-network partners accessible in OK through the Healthcare Highways Plus network.

Individual bank network analysis will be provided with renewal by 10/1/2021.



# HEALTHCARE HIGHWAYS PLUS NETWORK ANALYSIS - OKLAHOMA



#### Healthcare Highways

Participating Providers  
**86.63%**

Non-Participating Providers  
**13.37%**

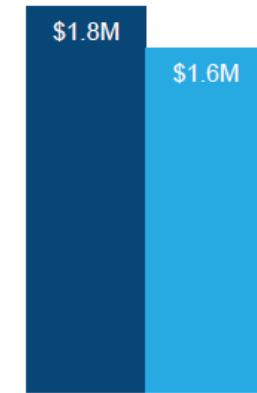
#### Current Network

Participating Providers  
**88.87%**

Non-Participating Providers  
**11.13%**

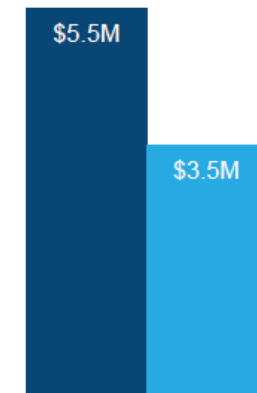
### Patient Responsibility

● Current Network ● Healthcare Highways (Estimated)



### Plan Payment

● Current Network ● Healthcare Highways (Estimated)



# NEW GREEN REWARDS PROCESS

Procedure	Category	Reward
Heart Perfusion Imaging Diagnostics	Diagnostics	\$150
Sleep Study Diagnostics	Diagnostics	\$125
Transesophageal Echocardiogram (TEE) Diagnostics	Diagnostics	\$75
Transesophageal Echocardiogram (TEE) (with doppler)	Diagnostics	\$75
Transthoracic Echocardiogram (TTE) Diagnostics	Diagnostics	\$75
Transthoracic Echocardiogram (TTE) (with doppler)	Diagnostics	\$75
Colonoscopy (no biopsy)	Gastrointestinal	\$200
Colonoscopy (screening) Gastrointestinal	Gastrointestinal	\$200
Colonoscopy (with biopsy) Gastrointestinal	Gastrointestinal	\$200
Upper Gastrointestinal Endoscopy (no biopsy)	Gastrointestinal	\$200
Upper Gastrointestinal Endoscopy (with biopsy)	Gastrointestinal	\$200
Cataract Surgery General Surgery	General Surgery	\$100
Cholecystectomy (laparoscopic) General Surgery	General Surgery	\$500
Complex Ear Drum Repair (Tympanoplasty)	General Surgery	\$350
Ear Tube Placement (Tympanostomy) General	General Surgery	\$350
Lithotripsy General Surgery	General Surgery	\$350
Nasal Passage Widening Surgery (Turbinates Reduction)	General Surgery	\$350
Nasal Septum Repair General Surgery	General Surgery	\$350
Removal of Adenoids General Surgery	General Surgery	\$350
Tonsillectomy General Surgery	General Surgery	\$350
CTs Imaging	Imaging	\$100
MRIs Imaging	Imaging	\$100

## Go Green to Get Green Rewards!

Additional eligible procedures added January 1, 2021.

You can receive a Green Reward for all of the procedures listed below when you use Healthcare Bluebook to find a **GREEN** provider! Remember, you must actually **search** for the provider **using Healthcare Bluebook** to be eligible for the cash reward.



Healthcare Bluebook.

# NEW GREEN REWARDS PROCESS

Procedure	Category	Reward
CTs Imaging	Imaging	\$100
MRIs Imaging	Imaging	\$100
Ultrasounds Imaging	Imaging	\$35
X-Rays Imaging	Imaging	\$25
Bone Density Scan Imaging	Imaging	\$25
Mammography Imaging	Imaging	\$35
Anterior Cruciate Ligament Knee Surgery	Orthopedics	\$350
Carpal Tunnel (with scope) Ortho	Orthopedics	\$250
Carpal Tunnel Surgery Ortho	Orthopedics	\$250
Elbow Arthroscopy Ortho	Orthopedics	\$350
Hip Arthroscopy Ortho	Orthopedics	\$350
Knee Arthroscopy Ortho	Orthopedics	\$350
Posterior Cruciate Ligament Knee Surgery	Orthopedics	\$350
Repair Finger Tendon Ortho	Orthopedics	\$250
Repair of SLAP Tear (arthroscopic)	Orthopedics	\$350
Repair Shoulder Tendon (arthroscopic) Ortho	Orthopedics	\$350
Revision of Hip Replacement Ortho	Orthopedics	\$1,000
Revision of Knee Replacement Ortho	Orthopedics	\$1,000
Rotator Cuff Repair (arthroscopic) Ortho	Orthopedics	\$350
Rotator Cuff Repair (non-arthroscopic) Ortho	Orthopedics	\$350
Shoulder Arthroscopy Ortho	Orthopedics	\$350
Shoulder Capsule Shrinkage (arthroscopic) Ortho	Orthopedics	\$350
Shoulder Surgery (non-arthroscopic) Ortho	Orthopedics	\$350
Total Hip Replacement Ortho	Orthopedics	\$1,000
Total Knee Replacement Ortho	Orthopedics	\$1,000
Total Shoulder Replacement Ortho	Orthopedics	\$1,000



# NEW GREEN REWARDS PROCESS

Procedure	Category	Reward
Spinal Fusion (cervical) Spine	Spine	\$1,500
Spinal Fusion (lumbar) Spine	Spine	\$1,500
Spinal Fusion (sacral) Spine	Spine	\$1,500
Spinal Fusion (thoracic) Spine	Spine	\$1,500
Benign Breast Tumor Removal	Women's Health	\$500
Breast Biopsy (with stereotactic or ultrasound guidance)	Women's Health	\$150
Hysteroscopy (lesion removal or tubal	Women's Health	\$350
Hysteroscopy (no biopsy)	Women's Health	\$350
Hysteroscopy (with biopsy)	Women's Health	\$350
Laparoscopic Hysterectomy	Women's Health	\$750
Total Abdominal Hysterectomy	Women's Health	\$750
Vaginal Hysterectomy	Women's Health	\$750
Vaginal Hysterectomy (laparoscopic assisted)	Women's Health	\$750



# KPPFree™ - EASY AS 1-2-FREE!



**Patient calls the Kempton Care Advocates.**



**Patient Shows KPPFree™ voucher at appointment.**

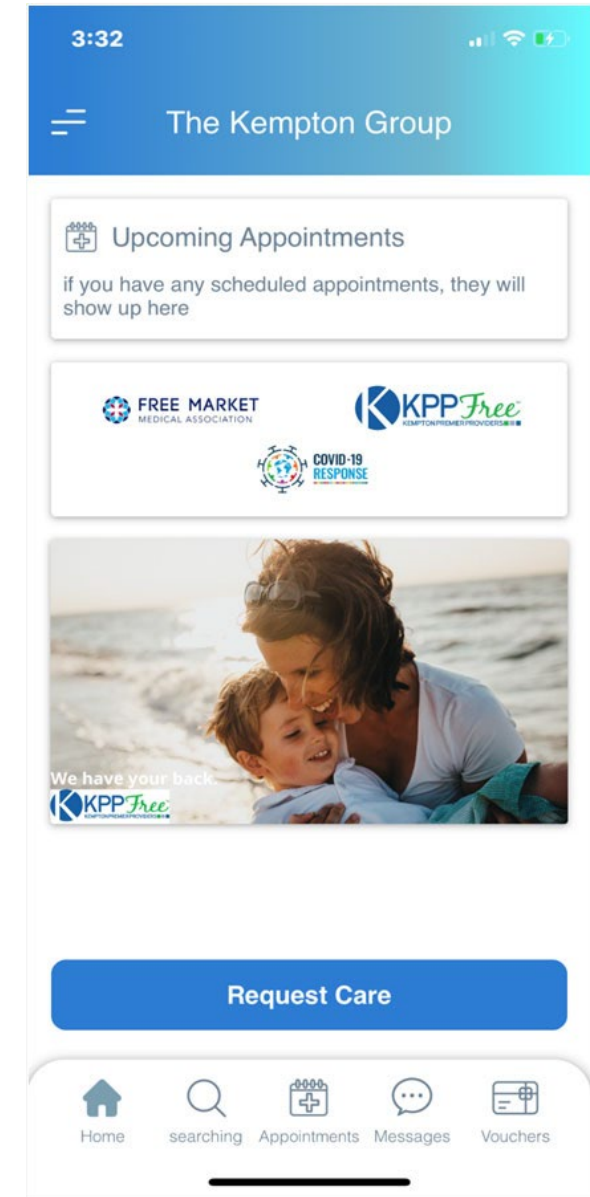


**Procedure or service is covered at 100%!**

# KPPFREE™ AT YOUR FINGERTIPS!

## Search “Coral Healthcare” in the App Store!

- View upcoming KPPFree™ appointments.
- Receive KPPFree™ Vouchers.
- Search KPPFree™ providers and procedures.
- Request assistance for an upcoming procedure





## KEMPTON DIRECT ACCESS PROVIDERS

### *A Benefit for Direct Primary Care*

- Enhanced, consumer-driven benefit.
- For medical services including primary care, preventive care services, and urgent care services.
- Covered at 100%.
- Kempton Direct Access Providers offer medical services through a patient-centered payment and practice model, based on a monthly fee.
- These providers are often known as Direct Primary Care (DPC).
- This program allows employees enrolled in the Advantage medical benefit to enroll with a Kempton Direct Access Provider.
- The monthly fee will be paid by the health plan at 100% directly to the provider up to \$70 per month.
- Examples of treatment available under the monthly fee:
  - Well visits, sick visits, acute illness treatment, chronic illness management, diabetes, hypertension, cholesterol, heart disease, arthritis, kidney disease, etc.



**SCRIPTSOURCING** PROVIDES A  
UNIQUE OPPORTUNITY TO HELP EMPLOYEES  
**SAVE MONEY** ON NAME BRAND MEDICATIONS.

Advantage Health Plans Trust will have approximately 50 members who could potentially benefit via a Manufacturer's Assistance Program (MAP) through ScriptSourcing.



script**sourcing**



25% of healthcare spend is on prescription drugs; 25% of the drugs are name brands which represent 80% of the total spend.



The top 50 Generic medications have increased 373% in cost over the past 4 years.



Name Brand medications are increasing in cost at a rate of 13% per year.



# COMPLIANCE



Fiduciary Risk Management (FRM) will complete a Full Documentation Dependent Audit (FDDA) for Advantage Health Plans Trust.

- This will take place in conjunction with Open Enrollment for AHPT.  
September 15, 2021 – December 1, 2021
- All member banks are required to comply.



## WHAT TO EXPECT:

- Customized Mailings to all Participant Banks to notify FRM of all dependents
- Customized Mailings to Plan Participants
- Mailing Fulfillment (Includes prepaid return envelopes)
- Amnesty Period
- Appeals Process
- Secure Access for Plan Participant Responses and Substantiating Documentation
- Post Audit Legal Recommendations

## PAY OR PLAY

### Two Options to Comply:

#### 1. Choose a Non-Kempton Vendor

- Contact Gary Plunkett at The Kempton Company to discuss data needs.

#### 2. Choose The Kempton Company

- Employer will need to notify Kempton & Return Agreement by **November 19, 2021**.
- Completed documentation will be due to Kempton no later than **January 3, 2022**.

### *Pricing included below for Non-Kempton Vendor:*

#### **Under 50 Lives**

- Current Census Format - Free
- Special Census Format - \$175 per hour standard IT rate; 1-hour minimum
- Forms – NA

#### **More than 50 Lives**

- Current Census Format - Free
- Special Census Format - \$175 per hour standard IT rate; 1-hour minimum
- Forms - NA

### *Pricing included below for Kempton Services:*

#### **Under 50 Lives**

- Census File - NA
- Forms - \$7.00 per form
- Set-up Fee - Prior to deadline - \$190; after deadline - \$380

#### **More than 50 Lives**

- Census File - NA
- Forms - \$7.00 per form
- Set-up Fee - Prior to deadline - \$400; after deadline - \$800
- IT Rate for Employer Data Reformatting - \$250 per hour; 1-hour minimum. Only available upon request. Includes formatting into an appropriate layout suitable for inload.

# AHPT LEGAL & COMPLIANCE UPDATE

with Cori Zavada, J.D. & Dr. Marty Makary

The AHPT Trust Counsel Cori Zavada, J.D. and Dr. Marty Makary will be hosting a separate live web event to discuss:

- No Surprises Act
- Dependent Audit
- Electronic SPD Requirements
- COBRA / ARPA
- Covid-19
- And much more!

Date: October 25, 2021

Time: 11:00 a.m. – 12:00 p.m. CST

Register: Register at [AdvantageHealthPlans.com](https://www.advantagehealthplans.com)





**AHPT DEDICATED TEAM**

# CUSTOMER-DEDICATED (POD) TEAM MEMBERS



**Stephanie Young**

Billing & Administration



**Stacie Weakley**

Kempton Care Advocate



**Tiana Ragsdale**

Kempton Care Advocate



**Angela Shoemaker**

Research & Resolution



**Dawn Ward**

Plan Building







# AHPT OPEN ENROLLMENT TIMELINE

# AHPT OPEN ENROLLMENT TIMELINE

**September 15, 2021**

- AHPT Open Enrollment Starts

**October 1, 2021**

- Individual Renewals Delivered

**November 1, 2021**

- All Plan Changes are Due

**October 1 – November 30, 2021**

- Host Open Enrollment Meetings

**November 15, 2021**

- Updated Plan Adoption Agreement Due

**December 1, 2021**

- Final Eligibility & Open Enrollment Changes Due

**December 1, 2021**

- AHPT Open Enrollment Ends

**January 1, 2022**

- ID Cards Delivered

# CALL TO ACTION

Open enrollment is from October 15 to December 1, 2021.

Contact	Your rep will contact you with your renewal.
Schedule	Schedule an employee meeting.
Provide	Provide AHPT with employee emails and mobile numbers.
ID Cards	All membership will be receiving a NEW ID card to comply with the No Surprises Act.
Adopt	Adopt a culture of consumerism / cost containment in your organization.
Share	Share educational materials.
Adopt	Adopt a “Go for Green” strategy.
KPPFree™	Promote and encourage KPPFree utilization.



# ADVANTAGE

HEALTH PLANS TRUST



(800) 324-9396



[AdvantageHealthPlans.com](https://www.AdvantageHealthPlans.com)

## QUESTIONS?