Gigcare Training Script

Your Role in Gigcare and PSM

Welcome, agents to an entirely new class of plans built for underserved American's. American's who are either 1099 or Gig-Economy workers generally have very little access to great health plans. And for agents, you will be rewarded knowing you're helping people and enjoy some great financial rewards along the way.

Welcome to GigCare and Population Science Management.

You are the backbone of Population Science Management (PSM) and Gigcare, recruiting individuals who might otherwise not have access to workplace health coverage and who do not need coverage for complex or chronic needs to a program that's revolutionizing healthcare. As agents, you're not just finding participants—you're educators, gatekeepers, and enrollers, ensuring prospects understand PSM's unique model and the transformative benefits it offers. This training will arm you with the knowledge to excel, covering PSM's focus on gaining important insights to populations, the critical suitability test, and your role in enrolling Consumer Data Respondents (CDRs) into group health plans. Let's get started!

Your mission is to recruit Consumer Data Respondents (CDRs), also known as Working Owners, who are self-employed individuals, looking for an opportunity to both earn some extra income and get access to routine and preventive care—think gig economy workers like independent Amazon drivers, consultants, realtors, self-employed or freelancers reporting income on a 1099. These CDRs provide valuable survey data to PSM, and in return, they're compensated for their time and gain access to tailored group health plans called Gigcare.

Key Point: You are not selling an insurance product. You're recruiting CDRs to join PSM as fractional owners, who receive a K-1and once they pass the suitability test, you become their enroller for the health plan. Make this distinction crystal clear to prospects—they're accepting a position with PSM to be a working owner, not buying insurance. This clarity is essential for trust and compliance with regulations from the Department of Labor and state insurance departments.

Background

Detego Health is the Third-Party Administrator (TPA) that administers and supports Gigcare for Population Science Management (PSM). As a national TPA specializing in health benefits for 1099 workers and small businesses, Detego Health designs tailored, cost-effective plans like Gigcare, managing claims, formularies, and member support. Agents access Gigcare formularies on the Iron Health website (Support section) to ensure plan compatibility during suitability tests.

Iron Health is the sales and distribution arm of Detego Health, managing the agent sales portal for Gigcare plans. It provides agents with a policy management system and unique URL

(activated within 48 hours of passing the training test) to facilitate client enrollment. Iron Health streamlines the sales process, enabling agents to effectively present and enroll Consumer Data Respondents (CDRs) in Gigcare.

The Power of PSM: Collecting Data from The Population

There is significant data available on various diseases states, members with chronic conditions in the market. PSM is unique because it collects survey data from a specific population. This data is rare and highly valuable, as most survey data is from the general population with respect to their health. PSM's surveys cover a wide range of topics, from consumer behavior to lifestyle habits, not just health, providing insights that drive innovation in healthcare efficiency and consumer understanding.

Here's what you need to convey to prospective members:

- **Survey Responsibilities**: CDRs must complete surveys when assigned to stay in good standing. Surveys are short, often featuring binary ("Yes/No") or multiple-choice questions, designed to respect their busy schedules as self-employed workers. These are completed via a convenient app called Covered365 that also contains their health plan information.
- **Compensation**: CDRs are paid for their efforts, with payments ranging from $5 to $100 per survey, depending on complexity. Payments are processed via Prefer Pay, with email notifications guiding them through setup and options. All payments are taxable and reported on a K-1 form, consistent with the Internal Revenue Code and IRS regulations, so advise prospects to consult a tax advisor for how to report that income.
- **Ownership via Joinder Agreement**: By completing the application, including the Joinder Agreement, CDRs become fractional owners of PSM, joining the PSM Operating Agreement (available on our website for review). This ownership carries no financial risk—it's a class of equity that allows CDRs to benefit from PSM's success and access health plans.
- **Data Privacy**: PSM deidentifies all personal data. Only anonymized survey responses are shared for research. Emphasize: "Your personal information is never disclosed—only your anonymous survey answers are used for research purposes."

Why It Matters: The data you help collect fills a critical gap. For example, survey insights might reveal that gig workers need better access to preventive care, prompting PSM to develop targeted wellness programs. This drives real-world impact.

The Suitability Test: Your Critical Responsibility

The suitability test is a highly regulated step to ensure prospects are a good fit for PSM's focus on populations. Conduct it thoroughly to protect both PSM and the prospect. The test has two parts: the health assessment and participation readiness.

Health Assessment: The Prospect Assessment Questionnaire screens for serious health conditions or treatments (e.g., organ failure, cancer requiring chemo, kidney disease, severe diabetes, recent major surgeries) to determine if the health programs offered by PSM would be an appropriate fit for the prospect. A 'yes' answer from the prospect or their dependents means that the group health care offered by PSM is not a good fit for the member.

Critical Note on Medications: PSM's plans do not cover specialty medications. During suitability, check the prospect's medications against the plan formularies (available at Iron Health's website under Support). Pay attention to indicators like 'PA' (prior authorization) or specialty status—don't assume a listed drug is covered. If a prospect uses specialty medications, again, PSM isn't a fit.

Participation Readiness: Prospects must:

- Provide unfettered access to their data via surveys on various topics. If they're unwilling, they are ineligible to become a CDR and PSM isn't a fit.
- Have reliable internet for survey completion.

Your Role: Ask: "Are you comfortable completing surveys regularly?" or "What excites you about contributing to research?" If they hesitate on data sharing, explain: "Unfettered access to your anonymized survey responses is essential for PSM's research goals."

Transitioning to Enroller: Your Next Step

Once a prospect passes the suitability test, you become their enroller for the health plan. Here's how to navigate this:

1. **Reinforce the Distinction**: Say: "You've qualified as a CDR, and now eligible to participate in the large group plan offered to CDR's thru PSM."
2. "I'll now discuss the benefit options and enroll you in the health plan tied to your ownership in PSM. This isn't an insurance sale—it's a benefit of your role."
3. **Guide Enrollment**: Walk them through the application, including the Joinder Agreement, which formalizes their ownership. Ensure they review the PSM Operating Agreement online. Explain plan details:
    - **Enrollment Deadline**: New applications must be submitted by the 18th of the month in order to have a first-of-the-month-following effective date.
    - **Initial Premium:** The first month's contribution is due upon application submission
    - **Monthly Contributions**: Due by the 1st of each month, with a 30-day grace period. **Half of each payment is a capital contribution to support plan expenses**.
    - **Plan Changes**: Only allowed during open enrollment (60 days before January 1st). Qualifying Life Events (QLEs) like marriage, adoption, birth, or loss of coverage allow adding members; removals are effective the following month if requested by the 15th in writing.

    - **Deductible Year**: Gigcare plans run on a fixed calendar year (January 1–December 31). If they join mid-year (e.g., October), their first plan year is short (e.g., October 1–December 31), and the deductible resets January 1.
    - **Formularies: Direct them** to Iron Health's enrollment platform to review formularies, emphasizing that specialty medications aren't covered.
    - **Representations and Warranties**: Prospects must initial seven representations and warranties in the application, confirming their understanding of the program.
4. **Set Expectations**: Stress that completing assigned surveys is mandatory to maintain good standing and health plan access. Payments for surveys are processed via Prefer Pay, with taxable earnings reported on a K-1.
5. **Members will receive a "welcome email" and allowed to download Health3**60 applications for accessing surveys, making group health plan and capitalcontribution payments and receiving compensation for completion of required member surveys.

Understanding Gigcare Plan Specifics:

As an agent, highlight Gigcare's standout features:

- **Provider network through Blue Cross and Blue Shield of Nebraska**
  With GigCare, members can have peace of mind whether at home or traveling. Members gain access to health care providers through Blue Cross and Blue Shield of Nebraska's network.

- **Flexible Plan Options**: Choose from multiple deductible levels ($1,500, $2,500, $5,000, $7,350, and $5,000 HDHP) to match budget and healthcare needs, including PPO, EPO, and HSA-compatible plans.
- **Comprehensive Coverage**: Includes physician office visits, hospital services, mental health care, preventive services, and prescription drugs, ensuring broad medical support.
- **Low Copays for Primary Care and Mental Health**: $25 copays for primary care and mental health office visits (except HDHP), making routine and mental health care affordable.
- **100% Coverage for Preventive Services**: ACA-required preventive services, including immunizations and colorectal cancer screenings, covered at no cost in-network.
- **Telehealth Access**: 24/7 telemedicine services through mylivedoc.net, offering convenient virtual care for medical and mental health needs at the same cost as in-person visits (except HDHP).
- **Emergency Care Coverage**: Emergency room services covered at in-network benefit levels, even out-of-network, for critical situations.
- **Prescription Drug Savings**: Competitive copays for generic ($10) and preferred brand drugs, with 90-day home delivery options to reduce costs and improve convenience.
- **ScriptAide Advocacy**: Access to pharmaceutical advocacy services, including programs (PIP, PAP, SPIP) that provide free or discounted medications, potentially saving up to 70% on prescriptions.
- **Specialized Care Support**: Care Management program assists with complex medical conditions, coordinating care and advocating for members.
- **Diabetes and Chronic Condition Support**: Includes diabetes management through Diathrive and coverage for related services, enhancing care for chronic conditions.

- **HSA Compatibility**: The $5,000 HDHP plan pairs with a Health Savings Account, offering tax advantages for high-deductible plan members.
- **No Out-of-Network Billing for EPO Plans**: EPO plans ($5,000, $7,350) eliminate balance billing by restricting coverage to in-network providers, providing cost predictability.
- **Embedded Deductibles**: Family plans ensure no individual pays more than the individual deductible or out-of-pocket limit, protecting families from high costs.
- **24/7 Member Support**: Access the GigCare Member Portal (mygigcare.net) and Care Guides for round-the-clock assistance with claims, provider searches, and benefits questions.

You must study these benefits thoroughly before conducting suitability to ensure prospects' needs align with the plan. For example, Gigcare does not cover specialty medications.

Recap of Your Role as a PSM Agent: Recruiting, Educating, and Enrolling

As PSM's ambassador, you connect with prospects through social media, gig economy networks, or community events to recruit and educate self-employed 1099 workers, such as independent drivers or freelancers, who are healthy and eager to contribute to research. Here's how to excel:

1. **Identify and Engage Prospects**: Target self-employed 1099 workers interested in research participation. Focus on gig workers and freelancers who meet PSM's health criteria and don't use specialty medications.
2. **Educate Clearly**: Explain PSM's model: "You'll complete surveys on topics like consumer habits, earn $5–$100 per survey via Prefer Pay, and access group health plans as a 1099 working owner." Highlight the Joinder Agreement, ownership benefits, and that it's risk-free.
3. **Emphasize Privacy**: Reassure prospects: "PSM deidentifies your data—your personal details are never shared, ensuring complete privacy. Only anonymized survey responses are used."
4. **This is not invidual health insurance**. Rather this is a group health plan offered to eligible CDR's who agree to share data for use to better understand consumer preferences and needs.
5. **Clarify Your Role**: Stress: "I'm not selling insurance. I'm recruiting you for a role as a Consumer Driven Researcher (CDR) with PSM, and if you qualify, I'll enroll you in the group health plan offered."
6. **Conduct Thorough Suitability**: Before presenting PSM, study plan benefits, formularies, deductible years, monthly contributions, and Qualifying Life Events (QLEs) to confirm compatibility with prospects' needs. This ensures compliance and effective enrollment.
7. **Highlight Responsibilities and Benefits**: Emphasize that CDRs must complete surveys to remain in good standing. Clearly explain plan details and ownership benefits under the Joinder Agreement. CDR's may lose access to benefits if they aren't in good standing.
8. **Understand Regulations**: PSM is regulated by the Department of Labor. Ensure prospects fully understand the program, including their responsibilities and benefits.

9. **Master Plan Details**: Be well-versed in plan specifics, including formularies and enrollment processes, to guide prospects confidently and accurately.

By combining thorough preparation, clear communication, and a focus on privacy and compliance, you'll effectively recruit and enroll prospects, helping them succeed as CDRs with PSM.

Wrapping Up

Agents, you're the heart of PSM—recruiting gig workers who may not otherwise have access to employer-sponsored health benefits and have no ongoing needs for specialized or high-cost medical care. You make this mission possible. By conducting thorough suitability tests, educating prospects, and enrolling CDRs, you're advancing healthcare innovation and providing affordable health options. Thank you for your dedication. Your next steps are taking the corresponding test over this material and receiving a passing grade. Feel free to watch this video again as well as review the brochure for the GigCare plans before taking the test. Once passed, you'll be activated in the policy management system within 48hrs, giving you a unique URL to use with your clients. Now, go out there and recruit the next wave of CDRs—one conversation at a time!