

# Health care reform retention scenarios

## Keep your current book of business with these great strategies

Health care reform is changing how you're doing business. This challenging time calls for new ways to keep your current book of business. We're here to help. Below are some retention strategies you can use to keep your clients with Anthem:



<b>My client is:</b>	<b>Strategy:</b>
<i>On a grandfathered plan (before March 23, 2010).</i>	Talk about the present plan and go over the pros and cons of staying on it.
<i>Eligible for financial assistance (a subsidy = income ≤ 400% of the federal poverty level (FPL)).</i>	Encourage all your subsidy-eligible clients to work through you during the open enrollment period.
<i>Most likely is <b>not</b> eligible for financial assistance (income is higher than 400% of the FPL).</i>	Talk to your client about their options, like accepting a pre-chosen transition Affordable Care Act-compliant plan. Encourage your client to remain working through you whether he or she chooses to go/shop at the new health insurance marketplace (the exchange) or not.
<i>About to have his/her child age out of their policy.</i>	Offer your expertise. The children will need to buy their own coverage and Anthem offers a wide variety of quality plans.
<i>A Small Group employer looking to convert to an Individual plan.</i>	If you have a Small Group employer who is thinking of converting to an Individual plan, support them in their effort to stay with Anthem.

