

NTMA Membership Healthcare Plans

FAQ

- 1. What states have been approved for the NTMA *Medical Insurance Program*?** Nine (9) states have been approved as of April 1, 2018 (Arizona, Connecticut, Colorado, Indiana, Missouri, Ohio, Pennsylvania, New Mexico, and Texas).
- 2. What states have been approved for the NTMA *Ancillary Insurance Program*?** All 50 states have been approved as of January 1, 2018.
- 3. What vendors are offered as part of the NTMA Insurance Program?** Aetna is the Medical provider. Guardian is the Ancillary provider. EaseCentral is the HR enrollment & benefit administration system.
- 4. Does my company need to offer all products that are available through NTMA Insurance Program?** No, a company may select either Medical coverage, or Ancillary coverage, or both Medical and Ancillary. However, EaseCentral is required if selecting either coverage.
- 5. Do all group sizes qualify for the program?** Yes, all groups of 2 or more eligible employees are qualified to participate in the program.
- 6. How do I determine the number of benefit eligible Full-Time employees I have?** All employees working 30 or more hours per week are to be included in the full-time benefit eligible count. Employees who are currently electing COBRA should also be included in the benefit eligible count. All other employees are not eligible (part time, seasonal, temporary, etc.)
- 7. Are all NTMA member groups eligible for all programs?**
 - Medical coverage: No, only groups that have current, in-force medical coverage are eligible through the NTMA
 - Ancillary coverages (dental, vision, life and disability): Yes, all member groups are eligible, regardless if they currently have in-force coverage or not
- 8. Am I required to complete FormFire individual medical applications?** FormFire applications are only required for groups enrolling in medical coverage that have 20 or fewer eligible employees. If your group currently has in-force medical coverage and 21 or more eligible employees, you are not required to complete FormFire.
- 9. What happens if I am required to complete FormFire and we have not completed it previously?** Upon submitting the required intake information (intake sheet, census, current rates, and current plan designs), an NFP representative will review the submitted information and reach out to set up FormFire and begin the process.
- 10. What happens if I am required to complete FormFire and we have completed it previously?** Upon submitting the required intake information (intake sheet, census, current rates, and current plan designs), an NFP representative will review the submitted intake information and send a link for the group to complete the FormFire group transfer. Once data is transferred to NFP and used for quoting purposes, data can then be transferred back to current broker, if necessary.
- 11. What is the FormFire process?** This process is relatively simple and should take about 15-30 minutes. Within FormFire, each employee will enter personal medical information for themselves and their dependents online in a secure environment rather than filling out multiple paper applications. If employees have used FormFire in previous years, they will only need to log in and update information with any changes and electronically sign the application. *Note: Employees waiving medical coverage are required to complete the online application and sign, but are NOT required to add person medical information.*

- 12. What employee and dependent information does FormFire ask for?** If enrolling in medical coverage, employees will need to provide the following information:
- Employee and dependent full names, birthdates and social security numbers
 - Current and past medical conditions – date(s) employee/dependents were diagnosed, date(s) treatment ended, or, when necessary, indicate if condition/treatment is on-going
 - Prescription information – name of all medication(s), milligrams and how many times each is taken per day/week, etc.
- 13. What if I am having technical difficulties or need to reset my password in FormFire?** FormFire has a Tech Support online chat, email support@formfire.com or phone 877-504-5593 who are available Monday through Friday 8AM -6PM EST.
- 14. What is EaseCentral?** EaseCentral is an online Benefits Administration Management solution that manages employee benefits information from one central location. It provides a platform to improve human resources effectiveness, offer ACA compliance tools, facilitate employee onboarding and enable a sleek enrollment experience. It allows employees to perform benefit elections online and the system will map employee information and elections to the correct carrier forms or to a census spreadsheet.
- 15. How do I gain access to the EaseCentral online benefit enrollment system?** Only NTMA groups who purchase medical and/or ancillary coverage through the program will receive access to the EaseCentral site.
- 16. If I leave NTMA, will I lose coverage?** If an employer leaves NTMA, all coverage will terminate at the end of the current renewal cycle.
- 17. What is the renewal cycle?** All ancillary, dental, vision, life and disability coverages renew each January 1st. The policy runs from January 1st – December 31st. Medical will renew on a common renewal date once an official effective date has been established.
- 18. If I currently have a broker, who will service my account if I join the medical or ancillary programs?** Service will be handled by the NFP service team for all coverages offered through NTMA.
- 19. If I currently have Aetna and/or Guardian for any of my existing coverage, can I still join the program?** Employers who currently have existing coverage will be treated as any other group joining the NTMA program and can still obtain a quote for NTMA products and services offered through either Aetna or Guardian.
- 20. How is my information protected on FormFire?** FormFire securely protects your personal Protected Health Information (PHI) in the FormFire datacenter. FormFire's servers are audited regularly by third party security experts and accessible only by authorized personnel. FormFire is beholden to the all laws regarding HIPAA and HITECH. For more information about how HIPAA/HITECH specifically relates to FormFire, please email privacy@formfire.com or call 1-866-448-2302.
- 21. How is my information protected on EaseCentral?** EaseCentral uses McAfee, TrueVault and Alert Logic to provide security for malware detection, anti-spam prevention, device and anti-spyware protection, firewall technology, as well as to securely store and access protected health data while meeting HIPAA compliance regulations.

Questions? Contact Matt Gilmore, 216-264-2858, mgilmore@ntma.org or www.ntma.org