



BLACK, GOULD & ASSOCIATES, INC.

Agent Update

MARCH—APRIL 2025

Who Might Lose Eligibility for Affordable Care Act Marketplace Subsidies if Enhanced Tax Credits Are Not Extended?

KFF, by Justin Lo and Cynthia Cox, March 03, 2025

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Enhanced [subsidies](#) for Affordable Care Act (ACA) Marketplace plans are set to expire at the end of 2025, unless they are renewed by Congress. Since 2021, these enhanced subsidies have lowered monthly premium payments for the vast majority of Marketplace enrollees, across incomes. For example, instead of a lower-income person paying 2% of their income on their premium, they pay nothing. Higher income people currently pay no more than 8.5% of their income on their premium, whereas they were originally ineligible for financial assistance.

While virtually all subsidized ACA enrollees can expect to see their premium payments rise substantially without extension of these subsidies, most will still be eligible for some financial assistance (with the original ACA subsidies). However, those who earn more than four times the federal poverty level (\$62,600 for an individual or \$128,600 for a family of four with 2026 coverage) would lose eligibility for subsidies altogether and would therefore have to pay full price for their health plans. Based on 2025 premiums, for example, a 60-year-old couple earning \$85,000 annually (416% of the federal poverty level in the contiguous 48 states), would see their monthly premium payment [increase by \\$1,507 per month](#) (an increase in payments of over \$18,000 for the year), on average.

Relative to other Americans, subsidy-eligible individual market enrollees with incomes over four times poverty (who would lose subsidy eligibility if enhanced tax credits expire) are disproportionately:

- Early and pre-retirees: About half (51%) of enrollees with incomes over four times poverty who would lose subsidy eligibility are between the ages of 50 and 64, compared to 23% of the non-elderly U.S. population.
- Self-employed: Among non-elderly adults (ages 19 to 64) with incomes over four times poverty who would lose ACA subsidy eligibility, 38% are self-employed, compared to 7% of non-elderly adults (19-64) nationally. Small business owners [often rely](#) on the ACA Marketplaces because they do not have employer-sponsored insurance.
- Living in rural areas: 15% of people with individual market insurance who would lose subsidy eligibility live outside metropolitan areas, compared to 9% of Americans with incomes over four times poverty. (12% of all Americans live in rural area; this is not statistically different from the share of people who would lose subsidy eligibility living in rural areas.)

Click [here](#) for the entire article



FROM THE GROUP DEPARTMENT

BANNER|AETNA: Fully Insured 51-100 Product Portfolio Updates

Banner|Aetna made some changes and enhancements to keep delivering strong value for your clients. These changes take effect for new and renewing business starting with 4/1/25 effective dates.

Benefit Updates

- **Strengthening benefits for family planning**
 - Adding coverage for artificial insemination under the Basic infertility benefit.

Optimizing Member Wellness Offerings

- **NEW: Aetna Health Your Way™ – Engage:** This new wellness program will engage and reward adult members for completing a health screening, healthy actions, and activity challenges. To access Aetna Health Your Way – Engage, eligible members can sign in to Aetna.com and select “well-being resources”. They can also download the ActiveHealth® app on the Apple App Store or Google Play Store and sign in using their Aetna member ID.

Click [here](#) to learn more

BANNER|AETNA: New Enhancements to the Performance Network

Banner|Aetna has introduced significant enhancements to its performance network, improving coverage and cost savings for members. These updates aim to provide broader access to high-quality care across Arizona.

Key improvements include:

- Expanded coverage now reaching five Arizona counties—Coconino, Maricopa, Pinal, Pima, and the newly added Gila—ensuring seamless in-network access from the northern to southern borders of the state.
- Increased in-network provider options, featuring top health systems such as Northwest Healthcare, Evernorth Care Group, and Banner MD Anderson Cancer Center.
- Improved health outcomes and potential savings of up to 9 percent* compared to other plans.

Read the full [press release](#) or view the updated [performance network map](#) for further details.

*Comparison is based on Aetna’s broad network plans. Actual savings may vary depending on the member’s county of residence and other factors.

FROM THE GROUP DEPARTMENT

BCBSAZ: Your Clients Can Pay Their Bills Easily with AutoPay

With AutoPay, your clients can pay their bills automatically every month!

It's quick and easy to set up, and they can switch it off anytime.

Here are instructions you can share with your clients:

1. Log in to your [employer account](#)
2. Navigate to the Pay Bill page
3. Click on Make a Payment in the top right
4. Select AutoPay from the options along the top
5. Enter payment details for your checking account (please re-enter your information, even if you've entered it before)
6. Confirm details and select the box to authorize payments
7. Click on Enroll
8. That's it – you're enrolled in AutoPay until you turn it off!

BCBSAZ: More Reasons to Sell BlueSignature Prosano!

AZ Blue members with a BlueSignature Prosano plan now have exclusive access to three new Prosano Health locations to receive \$0 care:

Phoenix – Cotton Center
4039 E. Raymond St.
Ste. 120
Phoenix, AZ 85040

Williams Centre
5210 E. Williams Cir.
Ste. 120
Tucson, AZ 85711

River & Campbell
1790 E. River Rd.
Ste. 200
Tucson, AZ 85718

BlueSignature Prosano members can look up Prosano Health locations and make a \$0 appointment at prosanohealth.com.

Whether members need sick care, a virtual session with a mental health specialist, or a wellness check, we've got them covered!

FROM THE GROUP DEPARTMENT

CIGNA HEALTHCARE: Small Group Agent of Record Changes

Special Notice Regarding Cigna's Small Group Agent of Record Changes

Cigna Small Group will accept Agent of Record (AOR) letters; however, due to system limitations associated with this new product, agents will not receive compensation for the group until the automated systems are fully implemented. This enhancement is scheduled for completion in early 2026, at which time brokers will receive retroactive commissions.

Should you have questions, please contact your BGA Group Account Executive.



FROM THE GROUP DEPARTMENT

HUMANA: New LMG Resources

Launch My Group remains Humana's go-to method for installing cases. Its digital experience leads to a faster and cleaner enrollment process for brokers, General Agencies, and employer groups. They continue to make improvements and create resources to help navigate and educate.

Videos:

- LMG Hype - [Overview of Launch My Group](#)
- LMG Overview - [Launch My Group overview](#)
- Member Enrollment - [Member enrollment options in LMG](#)
- LMG Post Submission - [Post Submission](#)

Resource Documents:

- LMG Flyer - <https://assets.humana.com/is/content/humana/GCHKFPVENpdf>
- LMG Agent Guide - [docushare-app \(humana.com\)](#)
- LMG EB Agent Guide - [docushare-app \(humana.com\)](#)
- LMG Quick Reference Guide - <https://docushare-web.apps.external.pioneer.humana.com/Marketing/docushare-app?file=5278702>
- LMG Member Enrollment - <https://docushare-web.apps.external.pioneer.humana.com/Marketing/docushare-app?file=5278689>
- LMG Adobe Sign - <https://docushare-web.apps.external.pioneer.humana.com/Marketing/docushare-app?file=5349916>

Should you have questions, please contact your BGA Group Account Executive.



Humana

FROM THE GROUP DEPARTMENT

PRINCIPAL: What's New?!

Exciting news for employers!

Principal® Group Claims has introduced a streamlined single claim filing experience designed to make the process smoother and more efficient. This new online experience allows employers to submit claims for group disability, PFML, and life insurance in one seamless session—reducing redundancy, improving accuracy, and expediting processing.

To get the most value from this enhancement, employers are strongly encouraged to log in to their Principal account before starting the claim form. Without logging in, the process may take longer, and some efficiency benefits may not be available.

To simplify access, Principal has also launched a new vanity URL: www.principal.com/FileAClaim. This directs users straight to the online claim form, making it easy to share with customers.

Key Highlights:

- Once logged in, employers will see pre-filled details based on existing information, including employee data, coverage details, and benefits.
- A guided experience helps employers determine the correct products for a claim.
- The form dynamically adjusts to gather relevant information based on the selected coverage types.
- After submission, claims are immediately built and processed, with continued cross-referencing for other applicable worksite coverages.
- Employers will receive email confirmations for each product claimed, including a link they can share with employees to complete their portion of the claim process if needed.

This new experience is designed to create a more intuitive and efficient claim submission process, benefiting both employers and employees.



FROM THE GROUP DEPARTMENT

STERLING ADMINISTRATION: Important Update: Bank Verification Process

Sterling has updated their bank verification process to comply with recent changes to the **U.S. Patriot Act** and the **Bank Secrecy Act**. Third-party administrators like Sterling Administration must now verify all bank accounts used by our customers—including bank accounts previously in use before these procedures were implemented.

Many accounts will be automatically verified. However, if your account requires additional verification, simply log in to your **Sterling portal** and upload the necessary documents under the **Add/Update Bank Accounts tab**.

For most business accounts, the easiest way to verify an account is by uploading:

- ✓ A completed W-9 form
- ✓ A copy of a voided check, bank statement, or bank letter that includes:
 - Full Account Number
 - Full Routing Number
 - Legal Name on Bank Account

Under the USA PATRIOT Act (Public Law 107-56) and the Bank Secrecy Act, financial institutions, payment processors, and their institutional customers—such as Sterling Administration—must follow strict Customer Identification Program (CIP) and Know Your Customer (KYC) procedures.

As your third-party administrator, Sterling Administration processes financial transactions through the Automated Clearing House (ACH) network. Because of this, both Sterling Administration and their clients must comply with key federal regulations, including:

- The USA PATRIOT Act – Requires anti-money laundering (AML) controls and verification of financial transactions.
- The Bank Secrecy Act – Mandates identity verification to prevent fraud and unauthorized transactions.
- NACHA Operating Rules – Enforces account validation for ACH network transactions.

These regulations help ensure the security and integrity of financial transactions



FROM THE GROUP, INDIVIDUAL, AND MEDICARE DEPARTMENTS

CIGNA HEALTHCARE: Digital Enhancements

Cigna Healthcare® continues to enhance its digital experience to help customers in making informed healthcare decisions. By improving digital engagement, Cigna Healthcare aims to improve care, outcomes, and cost efficiency.

Recent Enhancements to the Digital Experience

Perks & Programs (formerly Program Marketplace) – Released January 2025

Program Marketplace has been renamed Perks & Programs to simplify access to benefits and rewards and relocated to the main navigation menu on myCigna.com® and the myCigna mobile app. These changes are visible to clients with Cigna OneGuide® who have Perks & Programs enabled.

Best Match (formerly Brighter Match) – Released January 2025

The Brighter Match provider matching service is now called Best Match, a name that more clearly communicates how the service connects customers with high-quality, cost-effective healthcare providers. Best Match results include Tier 1 providers with strong satisfaction ratings.

Enhanced Find Care for Orthopedic Surgeons – Released January 2025

The Find Care tool has been updated to improve provider recommendations for orthopedic surgeons. Users can now specify a particular body part when searching, refining results to specialists in that area. This enhancement aims to streamline the provider search experience on myCigna.com and the myCigna mobile app.

Spanish Language Capabilities on myCigna – Released December 2024

The myCigna portal is now available in Spanish, allowing customers to select Spanish as their preferred language for an improved user experience. While most site content will be translated, chat functionality remains in English. The myCigna mobile app will also support Spanish, automatically displaying the preferred language based on user settings.

These updates reflect ongoing efforts to optimize the digital experience for Cigna Healthcare customers.



Springtime in Arizona: Ultimate Activity Guide

Inaraftaz.com

Springtime in Arizona offers beautiful weather and landscapes that come alive with color and activity. Whether you're a thrill-seeker, nature lover, or family traveler, there's something for everyone during the spring months. From scenic hikes to rafting adventures, here is your ultimate guide to enjoying the best spring activities Arizona has to offer.

Outdoor Adventures

- Hike the Wave (Vermilion Cliffs National Monument)** - For those seeking an unforgettable desert hike, the Wave offers a surreal sandstone formation with stunning patterns and colors. It's a challenging hike but worth the effort.

Location: Northern Arizona, near the Utah border.

Fun Facts: Access to the Wave is limited, and a permit is required through a lottery system, so plan ahead if this adventure is on your bucket list.
- Rafting the Salt River**—Spring is the prime season for rafting the Salt River, where snowmelt from the mountains creates fast-moving rapids. This is a great choice for adventure lovers seeking a thrilling whitewater experience.

Best Time: March to May

Fun Facts: The Salt River's rugged canyon setting provides a one-of-a-kind rafting experience that combines natural beauty with adrenaline-pumping rapids.
- ATV Tours in Sedona**—Explore Sedona's iconic red rock landscapes on an ATV tour. These tours offer a fun, off-road experience and are perfect for those looking for a mix of adventure and sightseeing.

What to Expect: Rugged trails through scenic red rock formations, with knowledgeable guides sharing the area's history and geology.

Fun Facts: Sedona is known for its energy vortexes, spots believed to emit spiritual energy—making it a destination for both adventure seekers and spiritual explorers.

Family-Friendly Activities

- Phoenix Zoo**—The Phoenix Zoo is a fantastic family destination with more than 3,000 animals and interactive exhibits. Springtime is the perfect season to explore the zoo, as the weather is pleasant and many animals are more active.

Location: Phoenix

Fun Facts: The Phoenix Zoo has a unique "Monkey Village" exhibit, where visitors can walk through a habitat with squirrel monkeys freely moving around.
- Bearizona Wildlife Park**—This wildlife park lets families experience Arizona's wildlife up close with a drive-through section where you can see bears, wolves, and bison, as well as a walk-through area with more interactive exhibits.

Location: Williams, Arizona, near the Grand Canyon.

Fun Facts: Bearizona is one of the few places where you can see black bears in their natural environment from the safety of your car.

Scenic Sightseeing

- Desert Wildflower Bloom (Sonoran Desert)** - Spring is the season when Arizona's desert wildflowers are in full bloom, transforming the landscape with vibrant colors. A scenic drive or a gentle hike will allow you to take in the beauty of the wildflower bloom.

Best Time: Late February to early April

Fun Facts: Some of the most common flowers you'll see include Mexican gold poppies, lupines, and desert marigolds.
- Antelope Canyon**—One of the most photographed slot canyons in the world, Antelope Canyon is a sight to behold, with its narrow passageways and beams of sunlight illuminating the canyon walls.

Location: Page, Arizona

Fun Facts: Antelope Canyon consists of two sections, Upper and Lower Canyon, both offering unique photography opportunities. Reservations for guided tours are required.

Click [HERE](#) for full article



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