**Health Insurance Benefits Drive**

**Frequently Asked Questions**

**Q**: Is PHI and other private information share as part of the quote process protected?

**A**: Absolutely. Health Insurance Agents and Brokers must comply with HIPAA standards, and may only share it on a need to know basis with others in order to obtain an accurate quote. The process of obtaining a quote through Legacy Insurance’s assistance is the same as it would be to obtain a quote through any other legally licensed party.

**Q**: Why are all of an organization’s employees asked to complete the health questionnaire even if they are not full-time benefits eligible, or have waived their health insurance benefits through our company?

**A**: In order to get the best and most accurate quotes, insurance carriers like to look at the health risk of the entire organization. Additionally, the information may be used to obtain quotes for supplemental plans and other benefits that the employee may be interested in. The more questionnaires that we can get completed in a timely fashion, the better potential we have for substantial savings as a group.

**Q**: If I’m not currently a member of HHAU, can I still participate in the quote process?

**A**: Yes. We encourage members and non-members of HHAU to participate in the quote process to see how much they could potentially save. Only HHAU members, however, would be able to take advantage of any resultant savings. We would love nothing more than to discover that health insurance savings alone more than justify association participation!

**Q**: How early do you expect to have quotes back?

**A**: The bigger and timelier the response, the sooner we can get good quotes back. Our hope is to have sufficient numbers from our membership within 90 – 120 days, so that the benefits drive has completed before the end of the summer and with plenty of time before most carriers’ open enrollment period.

**Q**: If we’ve already missed our insurance plan’s open enrollment period, should we still participate in the quote process or wait until it’s closer to the next open enrollment?

**A**: Please don’t wait! Waiting until open enrollment is not necessary to get the quotes we need, and carriers will appreciate the time to prepare the policies. In fact, the sooner we can complete our drive, the better. We need everyone’s participation now to get the best results.