



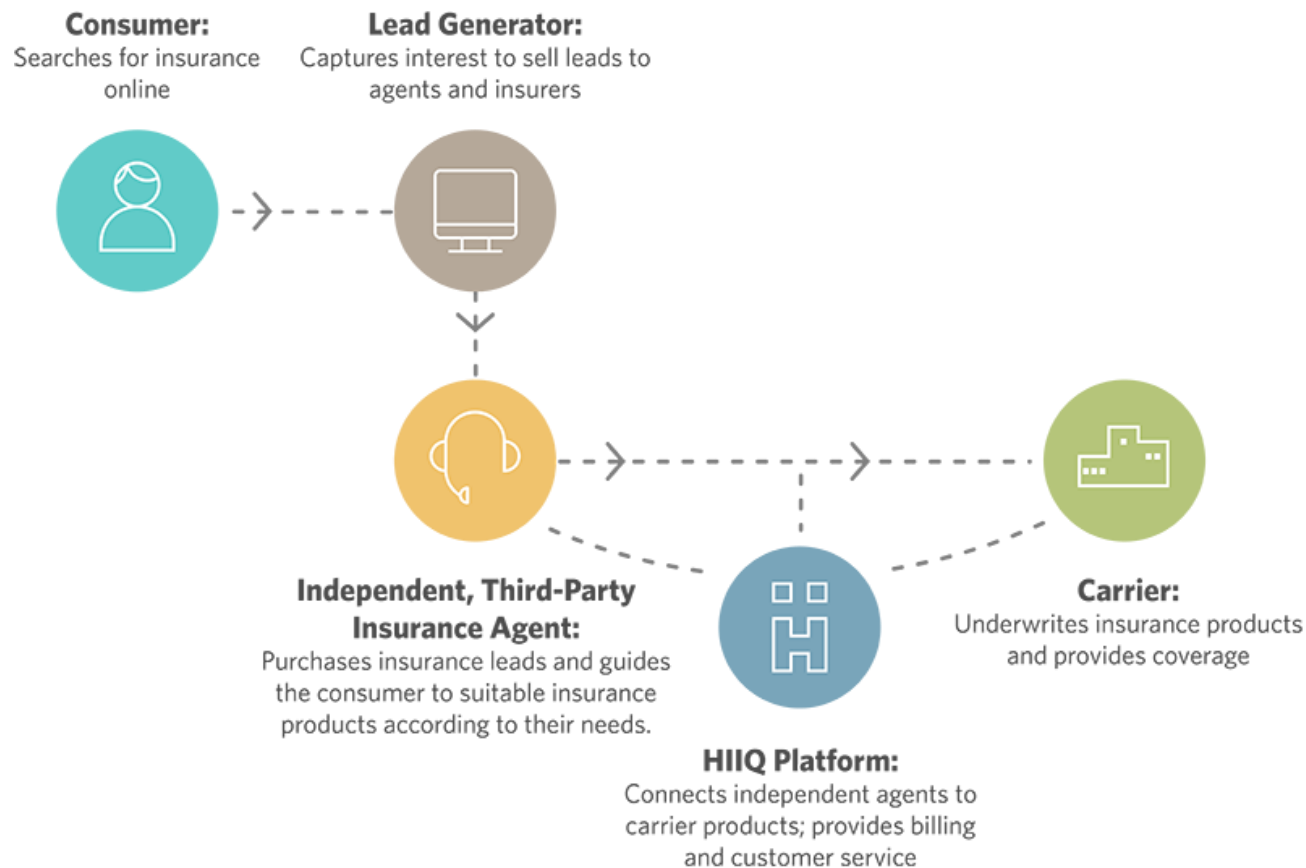
MODERNIZING
THE INSURANCE
LANDSCAPE

INTEGRATING OUR EXPERIENCE, DIVERSE PRODUCTS, & CLOUD-BASED
TECHNOLOGY AS A MEMBER OF THE INDUSTRY VANGUARD

NATIONAL COUNCIL OF INSURANCE LEGISLATORS

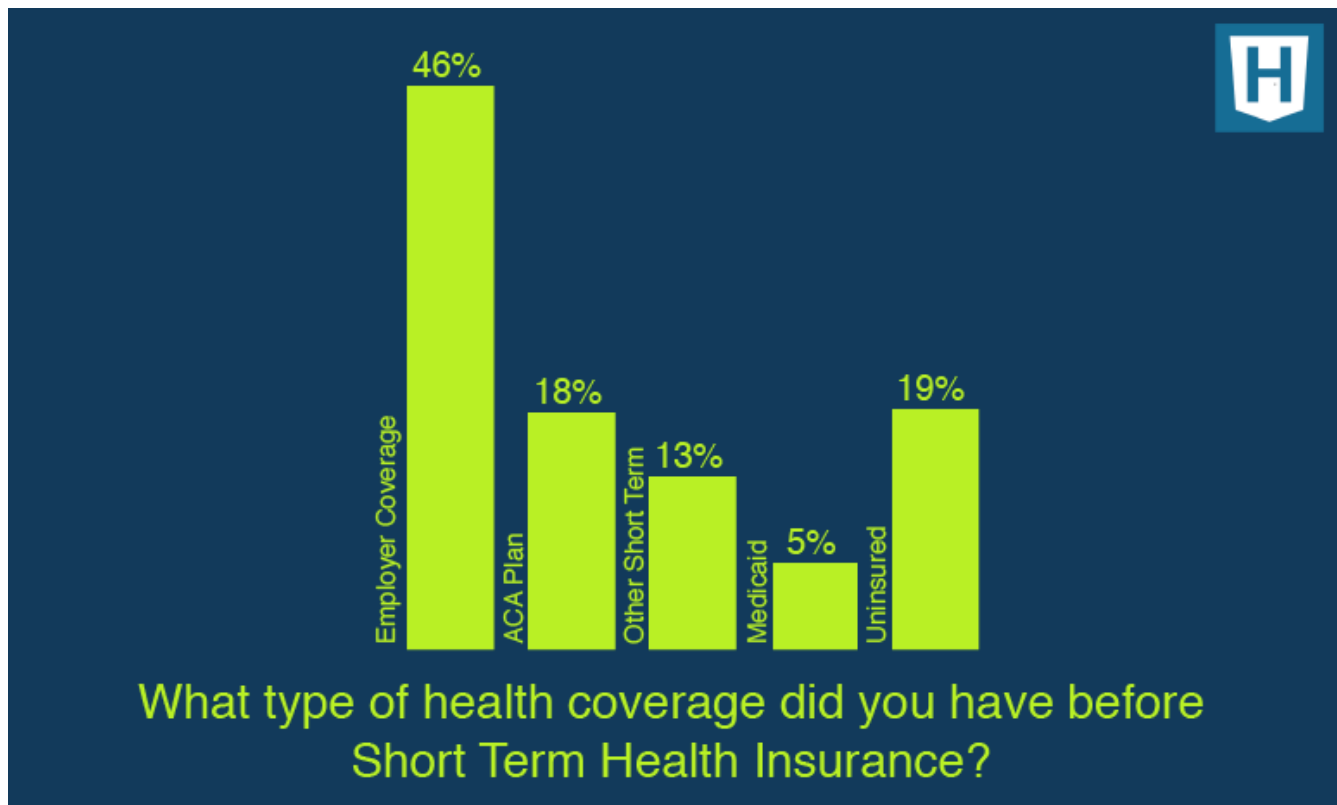
JULY 13, 2019

Health Insurance Innovations, Inc.



NATIONAL COUNCIL OF INSURANCE LEGISLATORS

HEALTH POCKET SURVEY



NATIONAL COUNCIL OF INSURANCE LEGISLATORS

IMPLEMENTING A MODEL

Benefits of a Model Law:

- Decrease confusion
- Standardization across the states
- Increase efficiency
 - State departments of insurance
 - Carriers (8-10 per states)
 - Brokers
 - TPA's
- Improve outcomes for consumers

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BENEFITS & PRICING

MAXIMUM LIMITATION

Typical maximum limitation ranges from \$500,000 - \$1,000,000

- Our carriers note few claims exceed \$200,000
- Increase limitation = premium increases
 - Estimates range: 3% - 14%

UNDERWRITING

Typical - Simplified underwriting

- Accept / Reject
- Rating based on age / gender / zip

Tiered underwriting

- Guarantee issue
- Tier 1 / Tier 2
- Allows for benefit choice and premium adjustments

QUESTIONS?

THANK YOU!