

To: Health First Health Plans Broker Network
From: Matt Gerrell, CEO, Health First Health Plans

Dear Valued Broker,

I want to provide you with an update on Health First Health Plans regarding Small and Large Group. As announced in January, Health First Health Plans and Oscar have entered an Administrative Services Agreement that will allow us to improve our Individual and Medicare Advantage customers wellness and health experience in today's ever-evolving insurance landscape. After full implementation of the Administrative Services Agreement with Oscar, Health First Health Plans will no longer have the technology to efficiently administer services to approximately 9,000 Small Group members and 9,700 Large Group members currently enrolled.

Health First Health Plans commissioned a cross-functional team to work with another health insurance plan to transition these products. The Health First evaluation team assessed partners who had the ability to transition these customers in a seamless and frictionless process while maintaining similar customer costs.

UnitedHealthcare has been selected as the carrier with the ability to closely match Health First's criteria and transition the Small and Large Group customers with the least amount of disruption at a similar pricing structure.

We will work closely with you to help navigate this change and ensure continuity of care is provided along with a seamless transition. We will continue to provide support for our accounts through this period of transition. UnitedHealthcare and Health First will be reaching out directly to assist.

A few key points:

- Health First and UnitedHealthcare have agreed to a three-year network contract in an effort to maintain pricing consistency for Large and Small Group customers.
- UnitedHealthcare has committed to matching plan designs as closely as possible.
- Brokers that are appointed with UnitedHealthcare can remain appointed. In addition, brokers will be paid new business commission rates for Health First Health Plans' customers that renew on UnitedHealthcare plans.
- **UnitedHealthcare will communicate the specifics to brokers for the transition of this business soon.**
- Any Health First providers not currently credentialed in the UnitedHealthcare Network will have the process expedited so that the customers will continue to have access to their providers. Any group plan members that were covered by Health First Health Plans will now become part of the UnitedHealthcare Network. Members will have access to the same network of providers and facilities, without disruption.

- Small and Large Group member transition will happen at the time of their renewal. If the UnitedHealthcare option is chosen, members will renew under a UnitedHealthcare product, not Health First Health Plans. Choosing the UnitedHealthcare product is optional. UnitedHealthcare is working on a solution to offer transition early in 2022 for those that have a desire to move early.

Thank you for your continued support for our customers.

Sincerely,

Matt Gerrell
CEO, Health First Health Plans