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Welcome to Aetna's 2021 Medicare Advantage Broker Training

Subject to CMS Approval

Dan Dombrowski
Broker Manager, Michigan

2021 plan designs and service areas are pending government approval and are therefore subject to change.

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Agenda



1. Aetna Medicare Advantage 2021 Plans
2. Why Sell Aetna MAPD
3. Certification & Getting "Ready to Sell"

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Aetna Medicare – Who we are

Aetna is 166 years old! And we've been in the Medicare business since Medicare started.

When the Detroit Tigers were founded back in 1894, Aetna had only been in business for 43 years.

- We cover over 46 million members throughout the United States.
- We're committed to providing members with access to the health care they need, from the doctors they trust.
- #8 on the Fortune 500 list. Aetna/CVS Health with over 300,000 employees



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Aetna Medicare – Who we are

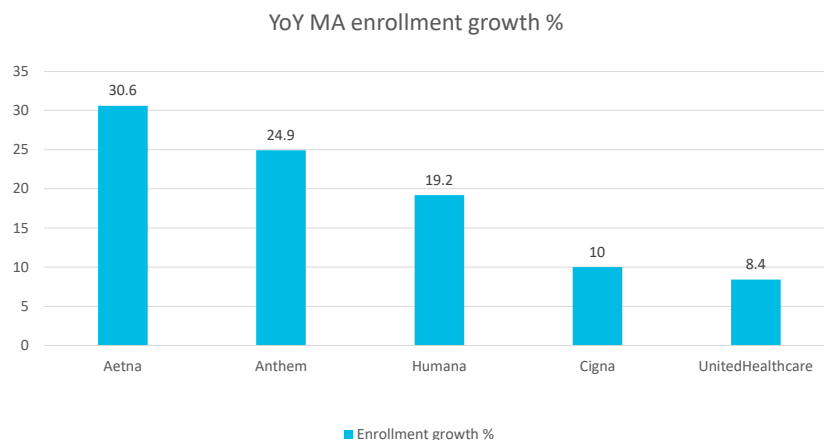
Fun Fact: Aetna paid the first Medicare claim in 1966.



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Year-over-year Medicare Advantage enrollment growth



Source: <https://www.beckershospitalreview.com/payer-issues/medicare-advantage-growth-among-top-5-commercial-payers.html>

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MAPD Highlights



Star Ratings - All Michigan members in Aetna MAPD plans are in 4.5 STAR Plan. Aetna is the only 4.5 star MAPD plan in the state of Michigan.

Nationwide Network: Borderless, Seamless, Nationwide PPO and HMO provider network with **Nationwide Brand Recognition** throughout the country that accept our Medicare Plans – apx. 700,000 doctors and 5,700 hospitals across the U.S. including the Cleveland Clinic (unique to Aetna)

Worldwide coverage for emergency and urgent care


Up to \$50 service fee per application when done online through Ascend

Broker Only Sales Force – No Captive Agents


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MAPD Highlights




No Copay Stacking Feature - Members only pay 1 copay per provider, per day. We protect the “under observation” patient. No Copay Stacking also applies to PCP & Specialist visit.

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What does “copay stacking” mean to you?

Real-life scenarios workshop—
ONE copay per day for related services

| | Competitor MAPD | Aetna MAPD |
|-------------------------------|----------------------|----------------------|
| Cardiologist specialist copay | \$35-\$40 | \$35 waived ! |
| Lab tests | \$10-\$30 per test | \$10 waived ! |
| Chest X-Ray | \$40-\$50 per x-ray | \$10 waived ! |
| Diagnostic Procedure / Test | Up to \$200 per test | \$75 |
| Coumadin check | \$10-\$30 per test | \$10 waived ! |
| Total out-of-pocket | \$300-350 | \$75 |

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What does “copay stacking” mean to you?

Real-life scenarios workshop—
ONE copay per day for related services

| | Competitor MAPD | Aetna MAPD |
|---------------------------|-----------------|----------------|
| Emergency room | | |
| ***kept under-observation | Up to 72 hours | Up to 72 hours |
| MRI | | |
| Blood work | | |
| Specialist visit | | |
| X-ray | | |
| Total out-of-pocket | | |

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What does “copay stacking” mean to you?

Real-life scenarios workshop—
ONE copay per day for related services

| | Competitor MAPD | Aetna MAPD |
|---------------------------|-----------------|-----------------|
| Emergency room | \$80 | Waived ! |
| ***kept under-observation | Up to 72 hours | Up to 72 hours |
| MRI | \$200 | \$195 |
| Blood work | \$35 per test | Waived ! |
| Specialist visit | \$45 per visit | Waived ! |
| X-ray | \$35 per x-ray | Waived ! |
| Total out-of-pocket | \$395 | \$195 |

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Screen Print from (EOC) Evidence of Coverage

| If you receive services from: | Your plan services include: | You will pay: |
|--|-----------------------------|---|
| An assigned or selected primary care physician (PCP) and get more than one covered service during the single visit: | Copays only | One PCP copay. |
| | Copays and coinsurance | The PCP copay and the coinsurance amounts for each service. |
| | Coinsurance only | The coinsurance amounts for all services received. |
| An outpatient facility, specialist or doctor who is not an assigned or selected PCP and get more than one covered service during the single visit: | Copays only | The highest single copay for all services received. |
| | Copays and coinsurance | The highest single copay for all services and the coinsurance amounts for each service. |
| | Coinsurance only | The coinsurance amounts for all services received. |

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Real-life scenarios workshops - Ambulance

What does “life-flight” being covered at an ambulance copay mean to you?

\$260 copay included both ground and air ambulance.

What is the average cost of a life-flight....
\$18,000- \$25,000

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 **Cleveland Clinic**

#2 HOSPITAL IN THE U.S.


BEST HOSPITALS
USNews
HONOR ROLL
2017-18

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 **Cleveland Clinic**


| Specialty Areas | U.S. Ranking |
|----------------------------|--------------|
| Cardiology & Heart Surgery | #1 |
| Urology | #1 |
| Gastroenterology | #2 |
| Kidney Disorders | #2 |
| Rheumatology | #2 |
| Diabetes & Endocrinology | #3 |
| Orthopedics | #3 |
| Pulmonology | #3 |
| Gynecology | #5 |
| Geriatrics | #5 |
| Neurology & Neurosurgery | #6 |
| Cancer | #7 |
| Ophthalmology | #9 |

**U.S. News and World Report, 2018*

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Real-live scenarios workshop- Network

What does “Seamless, Borderless National PPO and HMO Network” mean to you?

How are “snowbirds” covered?

What happens after the “emergency” has passed, but your client is not coming home for 4 weeks?


How can your client get physical or chemotherapy while staying with their adult children out of town?

Let’s talk.

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Real-live scenarios workshop- Network

What does “Seamless, Borderless National PPO and HMO Network” mean to you?

Do any clients go out of town to visit friends, family, vacation?

What happens after your client is stabilized, but still needs care (the “emergency” no longer exists)?

Do you know how much a “non-emergency” medical transport costs from Florida to Michigan? (Avg. is \$3,500)

Let’s talk.

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The rankings on Medicare.gov do not take into account:

- **Copay Stacking**
- **National, Borderless PPO Network (with access to world class facilities ie. Cleveland Clinic)**

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2020 Current Service Area

2020: 32 Counties

2021: 54 Counties

(We are now covering 2/3 of the state)

SE Michigan Market

Oakland, Wayne, Macomb, Livingston, Washtenaw, St. Clair, Genesee, Jackson, Monroe

SW Michigan Market

Kent, Ottawa, Allegan, Muskegon, Kalamazoo, Calhoun, Montcalm

Midland Market

Saginaw, Midland, Clare, Gladwin, Bay

NW Michigan Market

Grand Traverse, Charlevoix, Leelanau, Antrim, Otsego, Benzie, Kalkaska, Crawford, Manistee, Wexford, Missaukee

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2021 Service Area Expansion: Green = New

SE Michigan Market: Genesee, Jackson, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne

SW Michigan Market: Allegan, Branch, Calhoun, Hillsdale, Kalamazoo, Kent, Montcalm, Muskegon, Ottawa, St. Joseph

Midland Market: Arenac, Bay, Clare, Gladwin, Gratiot, Midland, Saginaw, Sanilac, Shiawassee, Tuscola

NW Michigan Market: Alcona, Alpena, Antrim, Benzie, Charlevoix, Crawford, Grand Traverse, Iosco, Kalkaska, Leelanau, Manistee, Missaukee, Otsego, Wexford

Upper Peninsula Market: Alger, Baraga, Delta, Dickinson, Houghton, Iron, Keweenaw, Luce, Marquette, Menominee, Schoolcraft

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Did you know...?

- All Aetna MAPD PPO plans are Passive PPO Plans and have an out-of-network benefit with fixed, flat dollar, predictable copays.
- With Aetna MAPD PPO you can see ANY doctor in Michigan or Nationwide with a copay.
- If you go to an “In-network” provider, you simply pay a lower copay!

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Out-of-Network Cost Share for 2020

| PBPName | Aetna Medicare Premier (HMO) | Aetna Medicare Value (PPO) | Aetna Medicare Premier Plus (PPO) | Aetna Medicare Premier (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Premier (HMO) |
|--------------------------------------|------------------------------|----------------------------|-----------------------------------|------------------------------|----------------------------|----------------------------|------------------------------|
| Market | Southeast Michigan | Southeast Michigan | Southeast Michigan | Southwest Michigan | Southwest Michigan | Midland | Midland county |
| Premium | \$0 | \$0 | \$32 | \$9 | \$0 | \$0 | \$0 |
| OON Primary Care Physician | Not Covered | \$30 | \$20 | \$20 | \$25 | \$25 | Not Covered |
| OON Physician Specialist Services | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Podiatry Services | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Other Health Care Professional | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Lab Services | Not Covered | \$30 | \$20 | \$30 | \$35 | \$30 | Not Covered |
| OON Outpatient Blood Services | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Kidney Disease Education Service | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Eye Exams | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Hearing Exams | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Outpatient Blood NMC | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Eye Exams - Routine NMC | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |
| OON Hearing Exam NMC | Not Covered | \$60 | \$55 | \$55 | \$60 | \$60 | Not Covered |

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Out-of-Network Cost Share 2021

| Plan Name | Aetna Medicare HMO | Aetna Medicare Premier Plus (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Premier (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Premier (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Value (PPO) | Aetna Medicare Eagle (PPO) |
|--|--------------------|-----------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|----------------------------|----------------------------|
| Submarket | Southeast Michigan | Southeast Michigan | Southeast Michigan | Southwest Michigan | Southwest Michigan | Northwest Michigan | Northwest Michigan | Midland Area | IL, IN, MI, WI |
| Premium | 0 | \$34 | \$0 | \$15 | \$0 | \$29 | \$0 | \$0 | \$0 |
| Premium Reduction | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$35 |
| OON Primary Care Physician (PCP) | Not Covered | \$20 | \$30 | \$20 | \$25 | \$20 | \$25 | \$40 | \$25 |
| OON Physician Specialist | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Podiatry Medicare Covered Services | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Other Health Care Professional | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Lab Services | Not Covered | \$20 | \$30 | \$30 | \$35 | \$15 | \$25 | \$25 | \$30 |
| OON Outpatient Blood | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Kidney Disease Education | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Eye Exams | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Hearing Exam | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Outpatient Blood NMC | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Eye Exams Routine | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |
| OON Hearing Exam NMC | Not Covered | \$55 | \$60 | \$55 | \$60 | \$50 | \$55 | \$60 | \$55 |

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2021 Plans – SE Michigan Market

- \$0 Premium PPO Value Plan
- \$0 Deductible
- \$0 PCP copay / \$45 Specialist
- \$20 copay for labs and \$30 copay for x-rays
- \$285 IP copay, days 1-7
- \$4,950 MOOP
- Dental allowance: \$625 (ALL Dental Services)
- Eyewear allowance: \$100
- OTC benefit, \$60 per quarter through CVS
- Silver Sneakers with College Tuition Savings Program
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network
- *\$1,920 in benefits on a \$0 PPO plan.*

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2021 Plans – SE Michigan Market

- \$34 Premium PPO Premier Plus Plan
- \$0 Deductible
- \$0 PCP copay / \$35 Specialist
- \$10 copay for labs and \$10 copay for x-rays
- \$260 IP copay, days 1-5
- \$5,100 MOOP
- Dental allowance: \$850 (ALL Dental Services)
- Eyewear allowance: \$250
- Hearing allowance: \$750
- OTC benefit, \$75 per quarter through CVS
- Silver Sneakers
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network
- *\$2,620 in benefits for only \$384 in premium.*

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2021 Plans – SE Michigan Market

- \$0 Premium Premier “open access” HMO Plan
- Available in the entire Southeast Michigan Service area:
Genesee, Jackson, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne
- No PCP required! No Referrals required! (OPEN ACCESS)
- National Network!
- \$0 Medical Deductible
- \$0 PCP copay / \$35 Specialist
- \$5 copay for labs and \$5 copay for x-rays
- \$250 IP copay, days 1-7
- \$4,400 MOOP
- Dental allowance: \$1,000 (ALL Dental Services)
- Eyewear allowance: \$100
- Hearing allowance: \$500
- OTC benefit, \$60 per quarter through CVS
- Silver Sneakers | Diabetic glucose monitor and test strips 100%
- 28 meals post IP discharge | Copay stacking
- ***\$3,370 in benefits for only \$0 per month!***

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NEW! MA Only “Eagle” Plan



- \$0 Premium PPO
- Perfect option for Veterans who obtain their prescriptions from the VA.
- Also great for anyone with an LEP (Late Enrollment Penalty) and does not want an MAPD plan

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NEW! MA Only “Eagle” Plan



- \$0 Premium PPO
- \$35 Part B give back
- Available in ALL counties in our Service Area in Michigan (54 counties)
- \$0 Medical Deductible
- \$0 PCP copay / \$35 Specialist
- \$0 copay for labs and \$20 copay for x-rays
- \$290 IP copay, days 1-7
- \$5,900 MOOP
- Dental: \$2,000
- Eyewear allowance: \$200
- Hearing allowance: \$750
- OTC benefit, \$75 per quarter through CVS
- Silver Sneakers with Tuition Rewards Program
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking

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MA ONLY Dental Plan

| Preventive | |
|----------------------------|---|
| Oral Exams | X |
| X-Rays | X |
| Cleanings | X |
| Basic Comprehensive | |
| Diagnostic | X |
| Fillings | X |
| Extractions | X |
| Periodontics | X |
| Major Comprehensive | |
| Crowns | X |
| Root Canals | X |
| Full Mouth Debridement | X |
| Dentures | X |
| Oral Surgery | X |
| Anesthesia | X |

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MA ONLY “Eagle” Dental Plan

Maximum Benefit: \$2,000

Deductible: \$50 for comprehensive only

Network: Aetna Dental PPO Network

| Service | Frequency | Member pays: |
|---|--|--------------------|
| Oral Exam | 2 per year | INN \$0 OON 30% |
| X-rays – • Bitewing • Panoramic or full mouth | 1 per year 1 every 3 years | INN \$0 OON 30% |
| Prophylaxis (Cleanings) | 2 per year | INN \$0 OON 30% |
| Comprehensive Services | | |
| Restorative | 1 per surface per tooth every 2 years | INN 20% OON 50% |
| Extractions | 1 per tooth per Lifetime | INN 20% OON 50% |
| Scaling and Root Planing | Each quads per 2 years | INN 20% OON 50% |
| Periodontal Maintenance | 2 per year | INN 20% OON 50% |

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MA Only “Eagle” Dental Plan

| Service | Frequency | Member pays: |
|--|-------------------------------|--------------------|
| Comprehensive services | | |
| Root canal and retreatment of root canal | 1 per tooth per lifetime | INN 20% OON 50% |
| Crown | 1 every 5 years | INN 50% OON 70% |
| Crown Repair | 1 per tooth per year | INN 50% OON 70% |
| Denture | 1 every 5 years | INN 50% OON 70% |
| Denture Adjustment/rebase/repairs/reline | Unlimited | INN 50% OON 70% |
| Oral Surgery | 1 per tooth per lifetime | INN 50% OON 70% |
| Anesthesia | As needed/medically necessary | INN 50% OON 70% |

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2021 Plans – SW Michigan Market

- \$0 Premium PPO Value Plan
- \$0 Deductible
- \$0 PCP copay / \$40 Specialist
- \$15 copay for labs and \$20 copay for x-rays
- \$270 IP copay, days 1-6
- Dental allowance: \$600 (ALL Dental Services)
- Eyewear allowance: \$100
- OTC benefit, \$75 per quarter through CVS
- Silver Sneakers with Tuition Rewards Program
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network
- *\$2,150 in benefits on a \$0 PPO plan.*

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2021 Plans – SW Michigan Market

- \$15 Premium PPO Premier Plan
- NEW! OUT OF NETWORK COVERAGE AT ALL DOCTORS AND HOSPITALS INCLUDING ALL **SPECTRUM HOSPITALS** & Bronson in Kalamazoo
- \$0 Deductible
- \$0 PCP copay / \$35 Specialist
- \$5 copay for labs and \$15 copay for x-rays
- \$250 IP copay, days 1-7 for IN NETWORK
- \$325 IP copay, days 1-7 for OUT OF NETWORK and \$0 copay days 8-90
- \$6,000 MOOP (Combined for both IN and OUT OF NETWORK)
- Dental allowance: \$1,000 (ALL Dental Services)
- Eyewear allowance: \$150 | Hearing allowance: \$750
- OTC benefit, \$105 per quarter through CVS
- Silver Sneakers with Tuition Rewards Program
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge | Copay stacking | National Network

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- *\$3,050 in benefits for \$180 per year in premium.*

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NEW! OUT OF NETWORK COVERAGE AT ALL HOSPITALS AND PROVIDERS INCLUDING **SPECTRUM HEALTH SYSTEM & Bronson in Kalamazoo on \$15 Premier PPO Plan in Southwest MI**

- Applies to the \$15 Premium PPO Premier Plan offered in SW MICH
- Emergency or Urgently needed care is *always* IN NETWORK
- \$325 IP copay, days 1-7 for OUT OF NETWORK, \$0 copay days 8-90

| Plan Name | Aetna Medicare Premier (PPO) \$15 Premium | Plan Name | Aetna Medicare Premier (PPO) \$15 Premium |
|--|---|------------------------------|---|
| Submarket | Southwest Michigan | Submarket | Southwest Michigan |
| OON Primary Care Physician (PCP) | \$20 | OON Kidney Disease Education | \$55 |
| OON Physician Specialist | \$55 | OON Eye Exams | \$55 |
| OON Podiatry Medicare Covered Services | \$55 | OON Hearing Exam | \$55 |
| OON Other Health Care Professional | \$55 | OON Outpatient Blood NMC | \$55 |
| OON Lab Services | \$30 | OON Eye Exams Routine | \$55 |
| OON Outpatient Blood | \$55 | OON Hearing Exam NMC | \$55 |
| OON IP Copay days 1-7 | \$325 | OON / INN MOOP | \$6,000 |

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NEW! OUT OF NETWORK COVERAGE AT ALL HOSPITALS AND PROVIDERS INCLUDING **SPECTRUM HEALTH SYSTEM & Bronson in Kalamazoo on \$15 Premier PPO Plan in Southwest MI**

| Service | Aetna Cost (OON) | Competitor Cost (INN) |
|------------------------------|----------------------------|-----------------------|
| 4 day hospital stay | \$1,300 | \$1,300 |
| 6 PCP visits | \$120 | \$60 |
| 4 Specialist visits | \$220 | \$180 |
| ER Visit (always in network) | \$90 | \$90 |
| Labs | \$30 | \$10 |
| Total | \$1,760 | \$1,640 |
| Embedded Benefits | | |
| Dental | \$1,000 Allowance! | 2 Cleanings |
| | ANY DENTAL PROVIDER | 2 Exams |
| | ANY DENTAL SERVICE | Bitewing Xrays |
| OTC allowance | \$420 per year | \$300 per year |
| Eyewear allowance | \$150 per year | \$100 |
| NO COPAY STACKING | YES | NO |
| Nationwide Brand Recognition | YES | NO |
| 2020 Star Ratings | 4.5 | 4 |
| \$50 Per App Admin Fee (VBE) | YES | NO |
| Hearing allowance | Included | Included |
| Silver Sneakers | Included | Included |

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2021 Plans – Midland Michigan Market

- \$0 Premium HMO Premier Plan (Midland County Only)
- \$0 Deductible
- \$0 PCP copay / \$35 Specialist
- \$0 copay for labs and \$10 copay for x-rays
- \$250 IP copay, days 1-7
- \$4,400 MOOP
- Dental allowance: \$1,000 (ALL Dental Services)
- Eyewear allowance: \$125
- Hearing allowance: \$500
- OTC benefit, \$60 per quarter through CVS
- Silver Sneakers with Tuition Rewards Program
- Diabetic glucose monitors and test strips covered at 100%
- 28 meals post IP discharge
- Copay stacking
- No PCP required!
- No Referrals required!

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Proprietary • **\$2,620 in benefits for \$0 per year in premium.**

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2021 Plans – Midland Michigan Market

- \$0 Premium PPO Value Plan
- \$0 Deductible
- \$10 PCP copay / \$40 Specialist
- \$15 copay for labs and \$20 copay for x-rays
- \$280 IP copay, days 1-6
- \$5,000 MOOP
- Dental allowance: \$500 (ALL Dental Services)
- Eyewear allowance: \$100
- Hearing allowance: \$500
- OTC benefit, \$45 per quarter through CVS
- Silver Sneakers
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network

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NEW! DSNP Plan in Southeast Michigan



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Aetna DSNP

Aetna is emerging as an **industry leader** in serving **dual populations** by developing **best-in-class operating** and **clinical models** and by collaborating with **members, providers** and **community organizations** in pursuit of quality solutions that address the **full continuum** of our **members' health care** and **social determinant needs**.



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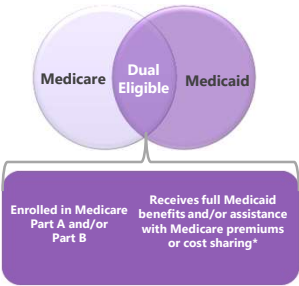
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Characteristics of the Dual Eligible Population

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Who is Dual Eligible?

- ✓ Medicare Beneficiary (eligible for Part A and/or Part B) and
- ✓ Receives assistance with Medicare Parts A & B Premiums and
- ✓ Receives assistance with Medicare Cost Share and
- ✓ May be eligible for full Medicaid benefits



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Counties:
Macomb, Oakland, Wayne

129K

Eligible for Aetna's D-SNP

Eligibility and Target Population:

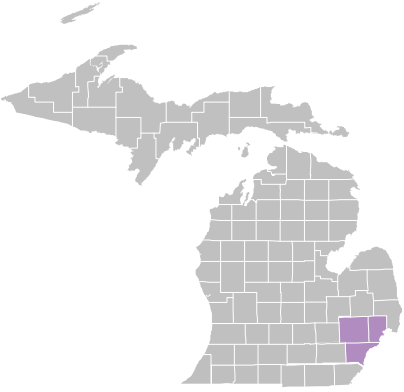
QMB, QMB+, SLMB+, FBDE

You can verify eligibility

via Broker Services at:

866-714-9301 Option 7

MICHIGAN'S 2021 DSNP



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Age & Ethnicity Differences in Duals vs. Non-Dual Medicare Beneficiaries in Michigan

| | Full Duals | Partial Duals | Non-Dual Medicare Only |
|-------------------------------|------------|---------------|------------------------|
| Age | | | |
| 65 years and over | 46.1% | 49.6% | 88.0% |
| Under 65 years | 53.9% | 50.4% | 12.0% |
| Sex | | | |
| Female | 60.6% | 58.1% | 53.4% |
| Male | 39.4% | 41.9% | 46.6% |
| Race/Ethnicity | | | |
| White, not Hispanic | 65.5% | 73.5% | 86.9% |
| African American | 26.4% | 21.2% | 9.4% |
| Hispanic | 2.5% | 0.9% | 0.8% |
| Asian/Pacific Islander | 3.3% | 3.0% | 1.4% |
| American Indian/Alaska Native | 0.6% | 0.5% | 0.3% |
| Other/Unknown Race | 1.8% | 0.9% | 1.3% |

Source: Medicare-Medicaid Linked Enrollee Analytic Data Source (MMLEADS) Version 2.0 Public Use File (PUF), 2012

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Education & Income Differences in Duals vs. Non-Dual Medicare Beneficiaries in Michigan

| | Full Duals | Partial Duals | Non-Dual Medicare Only |
|-----------------------------------|------------|---------------|------------------------|
| Education | | | |
| No High School | 44.6% | 48.0% | 14.4% |
| High School Only | 27.5% | 15.6% | 32.0% |
| Some College | 25.5% | 36.4% | 53.4% |
| Other | 2.3% | 0.0% | 0.2% |
| Income Status | | | |
| Below Federal Poverty Level (FPL) | 55.6% | 37.0% | 3.0% |
| 100-125% of FPL | 17.1% | 45.8% | 4.8% |
| 125-200% of FPL | 19.9% | 6.1% | 25.5% |
| 200-400% of FPL | 7.0% | 11.1% | 48.7% |
| 500%+ of FPL | 0.5% | 0.0% | 18.0% |

Source: Medicaid and Medicare Monthly Summary File, 2013

- Forty-five percent of Michigan's full duals did not complete high school and 55% have incomes below the federal poverty level.
- In contrast, 14% of non-duals did not complete high school and only 3% have incomes below the federal poverty level.

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Aetna D-SNP Model of Care

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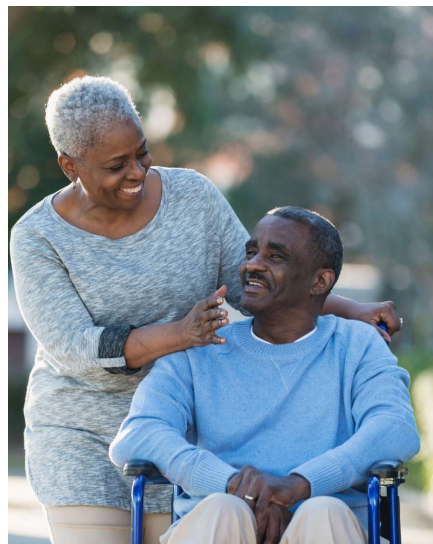
Model of Care Goals



Each Special Needs Plan program must develop a Model of Care (MOC) and a Quality Improvement Plan to evaluate its effectiveness.

The MOC is a plan for delivering care management and care coordination to:

1. Improve quality
2. Increase access to care
3. Create affordability
4. Integrate and coordinate care across specialties
5. Provide seamless transitions of care
6. Improve use of preventive health services
7. Encourage appropriate use and cost effectiveness
8. Improve member health



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Our Personalized, Holistic and Local Care Management Strategy

Every D-SNP member is supported by a local, dedicated Care Team staffed by a consistent group of individuals

Members also receive...

- ✓ Coordination of Medicare and Medicaid benefits, services and providers
- ✓ Comprehensive health risk assessments (HRAs)
- ✓ Individualized and personalized care plans (ICPs)
- ✓ Transitional care if discharged from the hospital
- ✓ Access to all Aetna clinical programs
- ✓ Assistance in navigating the health care system
- ✓ Connection to local services and resources for Social Supports

Our Care Team



Registered Nurse
Assesses members needs and risk level; develops and oversees care plan



Licensed Clinician
Identifies and addresses social determinants of health



Care Coordinator
Completes initial outreach and assessment, assists with benefit navigation and appointment scheduling



Interdisciplinary Care Team
Provides pharmacy, nutritional and behavioral health support

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D-SNP Service Area in SE Michigan

| 2021 PBP — Michigan | 2021 Counties | 2021 Plan name |
|---------------------|------------------------|---|
| H3192-007 | Macomb, Oakland, Wayne | Aetna Medicare Assure Premier (HMO D-SNP) |

- NEW DSNP Plan will use the identical network as the current Medicare Advantage PPO / HMO Plans with Nationwide Coverage
- Apx. 90% of doctors in Michigan In-Network

D-SNP expansion for 2021!

In 2021, Aetna is expanding into Michigan with our D-SNP product.

Tri-County D-SNP footprint

Aetna will provide a D-SNP option in 3 counties in Michigan in 2021.

~129k

Dual eligibles reside in our 2021 D-SNP footprint

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| Michigan D-SNP offering | Aetna Medicare Assure Premier (HMO D-SNP) H3192-007 |
|---|---|
| Sub-Market | Southeast Michigan |
| Counties | Macomb, Oakland, Wayne |
| Monthly Premium | *\$0 |
| Primary Care Physician (In-Network) | \$0 |
| Specialist (In-Network) | \$0 |
| Inpatient Hospital | \$0 (unlimited days) |
| Outpatient Hospital | \$0 |
| Medical Deductible | \$0 |
| Out-of-Pocket Maximum | In-Network: \$7,550 |
| Drug Deductible (Amount depends on level of "Extra Help") | \$0 |
| Dental | \$2,500 |
| Eyewear Allowance | \$250 |
| Over-the-Counter Benefit | \$360 per quarter |
| Transportation (One-Way) | 24 trips (\$0 copay each) |
| Hearing | \$750 per ear, each year |
| SilverSneakers® | \$0 copay |
| Meals at Home | 42 meals |

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D-SNP Benefits in Michigan

FALL PREVENTION: \$150 allowance, for the year, to purchase home and bathroom safety devices to help members manage physical impairments and improve mobility.

Items must be recommended by a licensed health care provider or Care Manager and will be shipped directly to our members.

DENTAL: Plan pays for up to \$2,500 for non-Medicare covered preventive dental services and non-Medicare covered comprehensive dental services.

***All Preventive AND Comprehensive services covered at 100% In-Network. \$0 cost to the member.**

***All \$2,500 is available to the member on their effective date.**

HEARING SERVICES:

- \$750 benefit, per ear, each year.
- 1 routine hearing exam each year (\$0 co-pay)
- 1 hearing aid fitting/evaluation for the year (\$0 copay) and more...

VISION: Plan pays up to \$250 for non-Medicare covered eyewear

- Contact Lenses: \$0 copay
- Eyeglasses (Lenses and Frames): \$0 copay

PERSONAL EMERGENCY RESPONSE

SYSTEM: 24/7 access to help in the event of an emergency when recommended by a licensed health care provider or Care Manager. \$0 copay.

TRANSPORTATION: Plan covers 24 one-way trips to plan-approved, health-related locations via taxi, van and RideShare. Our plan has partnered with Access2Care to provide this benefit. \$0 copay.

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D-SNP Benefits in Michigan (Cont'd)

OVER-THE-COUNTER (OTC) BENEFITS:

\$360 PER QUARTER allowance for OTC items to be mailed directly to the member.

Member can order OTC items by mail, phone or internet.

MEALS: Members can receive 2 meals per day, for a 21-day period, after each inpatient hospital discharge.

PAPA: Family on Demand. 10 Hours per Month. Companionship includes things such as: Chatting, play board games, watch a movie, take a walk, exercise. Light cleaning, meal prep, organizing, pet help, contactless grocery & prescription drop.

Model of Care Team: Every D-SNP member has a Personal Care Team, led by a Nurse Care Manager, who helps him/her get the personalized care that he/she needs. This team helps the member complete a health assessment and create a personal care plan tailored to fit his/her unique needs.

SILVERSNEAKERS®: \$0 copay for fitness membership and classes.

 SilverSneakers

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DSNP Dental Coverage

Maximum Benefit Options: \$2,500

Deductible: \$0

Network: "Aetna Dental PPO Network"

All Preventive AND Comprehensive services covered at 100% In-Network

*Only exclusion - *Cosmetic services such as teeth whitening are not covered*

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2021 Plans – NW Michigan Market

- \$0 Premium PPO Value Plan
- \$0 Deductible
- \$0 PCP copay / \$35 Specialist
- \$5 copay for labs and \$20 copay for x-rays
- \$240 IP copay, days 1-7
- \$5,500 MOOP
- Dental allowance: \$750 (ALL Dental Services)
- Eyewear allowance: \$100
- Hearing allowance: \$500
- OTC benefit, \$60 per quarter through CVS
- Silver Sneakers
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network

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Proprietary • \$1,920 in benefits for \$0 per year in premium.

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2021 Plans – NW Michigan Market

- \$28 Premium PPO Premier Plan
- \$0 Deductible
- \$0 PCP copay / \$30 Specialist
- \$0 copay for labs and \$10 copay for x-rays
- \$240 IP copay, days 1-7
- \$4,800 MOOP
- Dental allowance: \$1,000 (ALL Dental Services)
- Eyewear allowance: \$125
- Hearing allowance: \$500
- OTC benefit, \$75 per quarter through CVS
- Silver Sneakers
- Diabetic glucose monitors and test strips covered at 100%
- 14 meals post IP discharge
- Copay stacking
- National, Borderless PPO Network

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-
- ***\$2,620 in benefits for \$120 per year in premium.***

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Hospitals that are In-Network in West Michigan:

All Mercy Health West MI hospitals – Mercy Muskegon, Lakeshore and St Mary's Mercy
 Grand Rapids
 Metro Health U of M Hospital
 Holland Hospital
 Allegan General Hospital
 Borgess Medical Center and its 2 other hospitals (Pipp and Lee Memorial)
 Bronson Battle Creek Hospital
 Bronson South Haven Hospital
 Oaklawn Hospital
 Sturgis Hospital
 Three Rivers Hospital
 North Ottawa Community Hospital

Current Out-of-Network MA hospitals:

All Spectrum Health Hospitals – no short term solution for bringing them in network
 Bronson Methodist Hospital – in discussions - target 2021
 Bronson Lakeview Hospital – in discussions – target 2021
 Sparrow Health Ionia Hospital - no short term solution for bringing them in network
 Sparrow Health Carson City Hospital - no short term solution for bringing them in network
 Lakeland Health Hospitals - no short term solution for bringing them in network

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Did you know?

As a Silver Sneakers member with Aetna your plan includes a college tuition savings plan through “Tuition Rewards”

www.silversneakers.tuitionrewards.com

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Here is how it works:

As a SilverSneakers member with Aetna, you can save thousands of dollars on tuition for your loved ones, simply by working out at a participating SilverSneakers location

We will give you 1,000 Tuition Rewards® points just for signing up for a “Tuition Rewards” account. That's \$1,000 in tuition discounts.

For every month you visit a SilverSneakers participating location seven times or more, we'll add 250 Tuition Rewards® points to your Tuition Rewards account. That's \$250 in tuition savings each month, just for working out.

It's easy—and free—with Tuition Rewards

www.silversneakers.tuitionrewards.com

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Do you have any clients who are diabetic?

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Did You Know?

Aetna MAPD plans cover diabetic test strips and monitors at 100% through our preferred vendor.

OneTouch®, a brand by LifeScan, is our exclusive vendor for covered blood glucose monitors and test strips. Manufactured by Johnson & Johnson

OneTouch diabetic supplies like test strips, glucose monitors, lancets, lancing devices, solutions, etc.

Members can get OneTouch blood glucose monitors, directly from OneTouch with no prescription. Visit OneTouch.orderpoints.com or call 1-877-764-5390 and use order code 123AET200.

We don't cover other brands of monitors/strips. Other non-OneTouch diabetic supplies have 20% a member cost share.

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Dental Allowance

- ANY Dental Provider
- ANY Dental Service
- No Waiting Periods

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Monthly OTC Benefit



- Every month or quarter (depending on the plan) the member may order over-the-counter items such as vitamins, supplements and OTC items/medications through CVS at no extra cost. The items will ship directly to their home address.
- Member may place one order per month. Member will not roll over unused benefits from one month to another.
- Member will receive the non-brand, generic equivalent of all items.
- Phone: 1-888-628-2770 (TTY: 711) Monday to Friday, 9 a.m. to 5 p.m.
Online: Visit: order.otchs.com

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Post IP Discharge Meal Program



- After an inpatient discharge from a hospital, members are eligible for 14 nutritious meals (7 days)
- The Care Center Team will contact the member post hospital inpatient discharge
- Upon contacting the member, GA Foods will ship the meals as applicable
- Precooked frozen meals delivered to their home by Fed ex or GA Food trucks as applicable
- If meals are undeliverable, Care Center Team contacts the member for redelivery

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Silver Sneakers



How can a member enroll?

- Sign up online or call 1-866-584-7389 (TTY: 711) Monday – Friday, 8 am – 8 pm EST.
- Print your ID card online;
- Find a participating location at www.silversneakers.com and tell them you a member of Silver Sneakers®
- For a home exercise kit call 1-866-584-7389 (TTY: 711) Monday – Friday, 8 am – 8 pm EST.

Members already enrolled?

- If your prior plan offered SilverSneakers® you don't need to sign up again.
- Go online to reprint your ID card,
- Show the participating facility the one you already have; or
- Tell the facility you are a member of SilverSneakers®.
-
- SilverSneakers® program is part of Aetna Medicare and Coventry Medicare Advantage Plans for a \$0 cost share.

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Do the Math

For a \$0 premium, your client can enjoy over \$150 in value, such as:

\$25 Value in *Monthly* OTC benefit (\$300 per year)
 \$41 Value per month in Preventive Dental (\$500 Allowance per year)
 \$8 Value per month in Eye Wear allowance (\$100 Allowance per year)
 \$40 Value for Diabetic Test Strips and Monitor (Apx. Monthly - Members get FREE Glucose Monitors and Test Strips from our vendor LifeScan made by Johnson & Johnson)
\$45 Value in Silver Sneakers

\$159 In Total Monthly Value (over \$1,900 annually) on a \$0 Premium Plan

Also, Just a reminder, the \$0 Detroit plan also has a ZERO Deductible and ZERO PCP Copay with a National Borderless PPO Network! And don't forget about the copay stacking feature!

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MAPD vs. Medigap

MEDIGAP - you are paying close to \$170 per month when you add in the PDP plan which is \$2,040 per year – whether you go to the doctor or not

VS.

\$0 Premium MAPD PPO plan

-Almost \$2,600 in annual benefits (Dental, Vision, OTC, Diabetic supplies, Silver Sneakers, Meal Program)

-\$0 PCP copay, \$0 Medical Deductible, , National PPO network and No Copay Stacking

-\$4,400 MOOP

Worst case scenario, you spend \$4,400 (which is really only spending \$2,400)

But you get close to \$2,000 in additional benefits.

\$4,400 (MOOP) with \$2,000 in added benefits VS \$2,000 on a Medigap plan with no added benefits.

- Only 4% of member hit their annual MOOP which means 96% you are probably not going to hit your MOOP. I would be at the Casino everyday if I had a 96% chance of winning.

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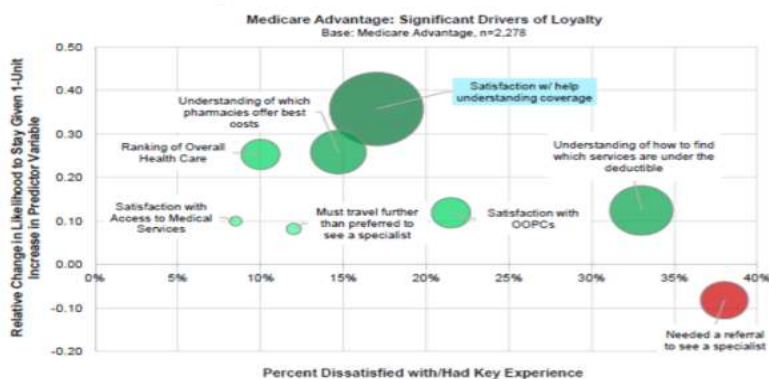
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JD Power Medicare Advantage Satisfaction Ratings – Aug. 2018

LEVERS OF LOYALTY

Varying Factors Impact the Member Experience



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How to sell Medicare Advantage

Find in-network providers online

Look up in-network providers and pharmacies for 2021 Aetna Individual MAPD plans

Doc Find: aetnamedicare.com/findprovider

Pharmacy: aetnamedicare.com/findpharmacy

Formulary: aetnamedicare.com/formulary

Starting October 1st, a provider lookup hotline will be available for “Ready to Sell” brokers.

Representatives will be available 8am –8pm

1-855-242-9735

How to sell Aetna's Medicare Advantage Plans

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To confirm if a doctor or facility is In-Network

Quandria Braimah
Medicare Operations Consultant
braimahQ@aetna.com

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Quality health plans & benefits
 Healthier living
 Financial well-being
 Intelligent solutions

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Pharmacy Highlights

We have Preferred and Standard pharmacies. Both are in network.

Aetna Rx Home Delivery is also preferred pharmacy
Mail order vendor for Aetna products

One simplified pharmacy network for all plans in Michigan

Preferred pharmacies:

- CVS, Costco, Kroger, Meijer, Walmart
- Aetna Rx Home Delivery

Is it important to your clients to be able to fill their prescriptions at a National Preferred Pricing Pharmacy?

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Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Did you know? Of the Top 100 drugs most commonly used by Medicare beneficiaries, Aetna has 97 out of 100 on our formulary

Lantus and Humalog are not part of the Aetna MAPD formulary

However we do offer comparable alternatives to both of these drugs, all of which are all at the Tier 3 level.

The Alternatives to LANTUS are:

- Levemir (Tier 3)
- Levemir Flextouch (Tier 3)
- Basaglar Kwikpen (Tier 3)
- Tresiba Flextouch (Tier 3)

The Alternatives to HUMALOG are:

- Novolog (Tier 3)
- Novolog Flexpen (Tier 3)
- Novolog Penfill (Tier 3)
- Novolin (Tier 3)

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Selling Medigap vs. Medicare Advantage

| | Medigap (Plan N) | Local market Aetna or Coventry MAPD plan** |
|----------------------------|---------------------|---|
| Annual Supp Premium | \$1,296* | \$1,104 |
| Annual Part D Premium | \$540 | \$0 |
| Part B Deductible | \$183 | \$0 |
| PCP Visit Copays | \$120 | \$0 |
| Specialist Visit Copays | \$80 | \$90 |
| Total Out-of- Pocket | \$2,219 | \$1,195** |

*****Do The Math—**

Don't ask about health status
This is not a supplement
Includes Rx cost

*Med Supp Plan N average annual premium for a 65-year-old based on State Department of Insurance data.

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Selling Medigap vs. Medicare Advantage

| | Medigap (Plan F) | Local market Aetna or Coventry MAPD plan** |
|--|----------------------------------|---|
| Annual Supp Premium | \$1,800* | \$1,104 |
| Annual Part D Premium | \$540 | \$0 |
| Part B Deductible | \$0 | \$0 |
| PCP/Specialist Visit Copays | \$0 | \$180 |
| <i>Skilled Nursing Facility (SNF) without a 3-day inpatient stay</i> | <i>Full cost of SNF stay</i> | <i>\$0 days 1-20</i> |
| Total Out-of-Pocket | \$2,340 | \$1,284** |

***Do The Math—

Don't ask about health status
This is not a supplement
Includes Rx cost

*Med Supp Plan F average annual premium for a 65-year-old based on State Department of Insurance data.

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Selling Medigap vs. Medicare Advantage

- Medicare Advantage (MA) is a great option for seniors who are in good health and want to save money on their premiums.
- Where else do you pre-pay for services? With MAPD you pay as you go. And if you don't go to the doctor, you don't pay.
- Med Supp rates go up every year & not everyone can afford a Med Supp.
- It's a great plan for clients with lower income because of options with little to no premium.
- MAPD is a great option for individuals who can't buy a Medicare Supplement because of underwriting.

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Selling Medigap vs. Medicare Advantage

- MAPD is also better for older clients because the Supplement rates are much higher the older you get.
- MAPD is a “Managed Care” model. Meaning you have access to Disease Management programs and Case Managers. With Medigap you get no Managed Care should you encounter health issues.
- Once clients are enrolled in an MA plan they are typically enrolled for a long period of time. Rarely do they leave a Medicare Advantage plan. Aetna has a 97% retention rate on their MAPD business. Med Supp plans have a much lower retention rate because of the year over year rate increases.
- Individuals coming off a group or individual plan are used to copays and deductibles which makes MA an easy transition.

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Selling Medigap vs. Medicare Advantage

- Clients have added benefits such as Dental, Vision, OTC allowance, Silver Sneakers and other add on's deliver more value to your client. Bundling Rx also makes it much simpler and easier. One ID card!
- We have a National Borderless PPO Plan for clients who may be traveling outside of Michigan. Its works similar to a Med Supp in that regard.
- Some of the Med Supplement plans such as C and F will not be offered long term.
- Not all agents want to get certified for MA which means less competition and you can offer a product that another agent may not be willing to sell. On the reverse side, if you are not offering an MA option to your client, another agent might be.
- Diversify your client base with all of the uncertainty and instability in the individual market.

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Selling Medigap vs. Medicare Advantage

- According to the Kaiser Family Foundation, one in three people with Medicare are currently enrolled in a Medicare Advantage plan, and by 2027 that number is expected to climb to 41 percent.
- Our region sold 7,000 apps during AEP last year. If you don't write any MAPD, you did not get any of that business. How would you like a portion of 7,000 new clients in 7 weeks?
- Commissions: When you sell a MA plan you will get paid commissions on the life of the policy. Med Supp commissions typically only pay for 3-6 years. Example: 12 Year Client
 - Client on Med Supp: \$240 years 1-3, \$200 years 4-6 = \$1,320
 - Client on MAPD: \$482 year 1, \$241 years 2 thru forever = \$3,133
- You have Dan Dombrowski here to help you expedite any servicing issues and are working on your behalf. If you ever hit a brick wall and need a service issue expedited, you have me working for you!

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Selling Medigap vs. Medicare Advantage

Care coordination programs

We care about your client's health and want to ensure they receive the most appropriate and highest quality care possible.

Disease management programs

- Diabetes
- Heart disease
- COPD
- Heart failure
- Disease management

Outreach calls for preventive/wellness services

- Member Health Support Center
- Social services coordination

How to sell Aetna's Medicare Advantage Plans

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How to sell Medicare Advantage Scope of Appointment

Scope of Sales Appointment Confirmation Form

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any individual sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss.
(Refer to page 2 for product type descriptions.)

| | |
|--|---|
| <input type="checkbox"/> Stand-alone Medicare Prescription Drug Plans (Part D) | <input type="checkbox"/> Dental/Vision/Hearing Products |
| <input type="checkbox"/> Medicare Advantage Plans (Part C) and Cost Plans | <input type="checkbox"/> Supplemental Health Products |
| | <input type="checkbox"/> Medicare Supplement (Medigap) Products |

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you indicated above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the Federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, select your current or future enrollment, or enroll you in a Medicare plan. If you'd like to speak to a sales representative call 1-800-368-7677 (TTY: 711).

Beneficiary or Authorized Representative Signature and Signature Date

Signature: _____ Signature Date: _____

If you are the authorized representative, please sign above and print below:

Representative's Name: _____ Type Relationship to the Beneficiary: _____

To be completed by Agent:

Agent Name: _____ Agent Phone: _____

Beneficiary Name: _____ Beneficiary Phone: _____

Beneficiary Address: _____

Initial Method of Contact: (Indicate how the beneficiary was a walk-in)

Agent's Signature: _____

Plan(s) the agent represented during this meeting: _____ Date Appointment Completed: _____

(Plan use only)

Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SGA was not documented prior to meeting.

Stand-alone Medicare Prescription Drug Plans (Part D)
Medicare Prescription Drug Plan (PDP): A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service Plans, and Medicare Medical Savings Account Plans.

You can download the Scope of Appointment form on Producer World.

Log in to Producer World, go to the Individual Medicare page, select the Compliance tab and then select Scope of Appointment from the Marketing/sales and educational events dropdown menu.

How to sell Aetna's Medicare Advantage Plans

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How to sell Medicare Advantage Special Election Periods (SEP)

MA and Part D Enrollment Periods Brief Summary



| Enrollment Period | MA Options | PDP Options |
|---|---|---|
| MA Initial Coverage Election Period (ICEP) / Part D Initial Enrollment Period (IEP) | Enroll | Enroll |
| Annual Election Period (AEP) | Enroll, Disenroll, Change Plans | Enroll, Disenroll, Change Plans |
| MA Disenrollment Period (MADP) | Disenroll from an MA or MA-PD plan and return to Original Medicare | After disenrolling from an MA or MA-PD plan, may enroll in a PDP |
| Special Election Period (SEP) | Most permit enrollment, disenrollment and plan changes, however some are limited. | Most permit enrollment, disenrollment and plan changes, however some are limited. |
| Open Enrollment Period for Institutionalized Individuals (OEPI) | Enroll, Disenroll, Change Plans | (See Part D SEP for Institutional Individuals) |

How to sell Aetna's Medicare Advantage Plans

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How to sell Medicare Advantage Special Election Periods (SEP)

Changes can be made to Medicare Advantage and Medicare prescription drug coverage when certain events happen in your client's life.

Here's just some of the situations that can result in an SEP:

- Change of residence
- Involuntary loss of current coverage
- Other special situations:
 - Eligible for both Medicare and Medicaid
 - Eligible for Extra Help to pay for Medicare Prescription drug coverage
 - Changing employer/union group health plan coverage



How to sell Aetna's Medicare Advantage Plans

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Why Aetna Medicare Advantage Plan benefits

Get the coverage you need in ONE plan—
An Aetna Medicare Advantage/Prescription Drug (MAPD) plan



How to sell Aetna's Medicare Advantage Plans

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How to sell Medicare Advantage The Ascend Virtual Sales Office



You can request access for Ascend from Aetna's Producer World after you have become ready to sell.

You can find enrollment materials, formularies, provider look-up documents and more in the Ascend app.

You can also submit enrollment applications completely online or over the phone using an iPad with our new R.A.T.E functionality!

How to sell Aetna's Medicare Advantage Plans

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NEW! Ascend Enhancements

Online application

Aetna Medicare Premier Plus (PPO) \$0.00 premium

Users typically take 18 to 25 minutes to complete enrollment. To speed up the process, please have your Medicare card handy. Simply select the "Next" button to move on to the next step. If you need help or would like to complete your enrollment over the phone, please call a licensed insurance agent at the provided above.

[Plan details](#) [Back to shopping](#)

Section **Personal** **Address** **Emergency** **Provider** **Insurance** **Payment** **Important** **Optional**
Period **Information** **Contact** **Lookup** **Information** **Questions** **Benefits**

Submit

Medicare insurance information

Using the information on your Medicare card, please complete the section below.

You must have Medicare Part A and Part B to join a Medicare Advantage plan.

Medicare Number: * 5TW0FS4NK24 **Verify** Medicare Number has been verified.

Hospital Part A effective date: 05/01/2018 Hospital Part A Effective Date has been verified.

Medical Part B effective date: 05/01/2018 Medical Part B Effective Date has been verified.

* Required information

Back **Next**

Save **Send for signature**

Related links
[Summary of Benefits](#)
[Formulary](#)
[Prior Authorization](#)
[Information](#)
[Step Therapy Information](#)
[Evidence of Coverage](#)
[Low Income Subsidy](#)
[Information](#)
[Order Information Kit](#)
[Star Ratings](#)



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Value-Based Enrollment

What is a Value-Based Enrollment?

A Value-Based Enrollment (VBE) is an opportunity for a broker to connect a newly enrolled beneficiary to a wellness advocate immediately following an enrollment in order for Aetna to collect important information about the beneficiary so a smooth transition to Aetna can occur.

The collected information is held in confidence until the government has approved the beneficiary's enrollment. The information is never used as part of the enrollment process.



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Value-Based Enrollment

What is the service fee payment amount for initiating VBE?

Aetna will make a service fee payment to all eligible brokers in the amount of \$50 for initiating "Connect Me Now" calls, and \$25 for initiating "Schedule a Call Back".* (*Service fee payment amounts are subject to change*).

*For LOA type brokers or captive agents that have their sales compensation assigned to their upline organization, the service fee payment will be paid to their assigned upline organization.

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Value-Based Enrollment

It's a win-win-win partnership - When your clients choose to participate in the VBE option, everybody wins.

Client/new member: Your clients get to share their health goals and ambitions with a wellness advocate during a health-related survey. The advocate will also help them set up a wellness check with their doctor.

Agent: You'll strengthen your client-agent relationship by helping your client coordinate their care with their new health plan. PLUS, you'll get the chance to earn a service fee.

Aetna: We get to improve the quality of care for our members and improve provider engagement. Plus, we gain insights and information to help your clients avoid health risks.

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How to sell Medicare Advantage Paper applications

aetna Aetna Medicare Advantage Plan
2018 Individual Enrollment Request Form Instructions

How to enroll

You can enroll in one of the following ways:

| | | | | | | | |
|---|----|--|----|---|--|-----|---|
| Enroll online at: http://www.aetna.com , 24 hours a day, 7 days a week or through the Medicare website at: https://www.medicare.gov | OR | Enroll by telephone at: 1-855-336-7827 (TTY: 711) | OR | Give the completed Individual Enrollment Request Form to your agent for processing. | OR: | OR: | OR: |
| | | | | | Fax to: Aetna Medicare Advantage Enrollment Department Fax: 1-855-855-6286 | | Mail to: Aetna Medicare Advantage Enrollment Department Lexington, KY 40512-4508 |

Getting ready

Have the following information handy:

- Your red, white and blue Medicare insurance card because you'll need to fill in information exactly as it appears on the card.
- Your Medical program number, if you get Medicaid benefits.
- Your health insurance card(s) for any other health insurance you may have.
- Your primary care physician's full name or practice name.
- Your permanent residence address if the differs from your mailing address.

Questions?

Call us at 1-855-336-7827 (TTY: 711), 8 a.m. to 8 p.m., seven days a week, from October 1 – February 14 and 8 a.m. to 8 p.m., Monday – Friday, from February 15 – September 30, if you:

- Have questions.
- Need information in a language other than English or in a different format (braille).
- Live in a state that is not a Medicare Advantage state.
- Live in a state that is not a Medicare Advantage state.
- Have questions.
- Need information in a language other than English or in a different format (braille).

Completing this form

- Spill applicant must complete a separate form. **Please don't photocopy this Individual Enrollment Request Form for reuse.**
- Please read carefully, print neatly and complete the entire Individual Enrollment Request Form and the Enrollment Checklist.
- Sign and date the Individual Enrollment Request Form.
- Keep the original copy for your records.
- If you fax or mail the completed Individual Enrollment Request Form use the directions in the boxes above. You may want to follow up and that you have or make your completed Individual Enrollment Request Form for your records.

Thank you for choosing our plan. You will hear from us within 10-14 days.

← STOP This enrollment request form is in 8 sections. Please remove the tab at the left to separate the sections before you begin. STOP

Y0081_1076_3366_F MAIL_17 approved: 6/2/15 MA16

Paper applications need to be 100% completed– don't skip any boxes. Make sure all information is accurate and legible.

Enrollments can be delayed if the enrollment specialist has to verify missing information.

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How to sell Medicare Advantage

Aetna enrollment options

Aetna paper applications – How to submit an app via Email

Email: MedicareEnrollmentTransactions@aetna.com

Scan and save the paper application, Scope of Appointment and any required paperwork as a single document in an approved file format. The preferred format is PDF. Other acceptable formats include .bmp, .csv, .doc, .docm, .docx, .htm, .html, .jpg, .mdi, .msg, .ppt, .pptm, .pptx, .rtf, .tif, .xls, .xls, .xlsx, .xps and .zip. Attach the file to an email message and then send it encrypted.

Note Important: The subject line cannot contain numbers and email body cannot contain embedded images, graphics or logos.

We recommend one applicant (and one attachment) per email. However, for greater efficiency, up to five applicants/attachments per email are allowed. Email attachments cannot exceed seven pages each. Write the name of each applicant in the subject line so that the names appear on your email confirmation.

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How to sell Medicare Advantage

What's next – after the application is submitted

ID cards and new member kits

- Member will receive an ID card in a separate mailing from the new member kit mailing
- New member kits will be mailed within 10 days of receipt of CMS confirmation of enrollment or by the last day of the month prior to the effective date, whichever is later.
- Aetna's new member kit contains:
 - Evidence of Coverage (EOC)- Provides a complete description of plan benefits, exclusions, limitations and conditions of coverage.
 - If applicable, Formulary guide- A list of drugs the plan covers that identifies the drug tier, the cost-share amount and the therapeutic class of drugs, and any special requirements that may apply like Prior Authorization and Step Therapy.
 - IF applicable, other plan specific information may be included with your member kit or mailed separately.

NOTE: If a member has questions or needs assistance with their membership or member ID, the MUST call Member Services.

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How to sell Medicare Advantage

What's next – track your business

Aetna Producer World

Your go-to site for information, tools and reports on Aetna and Coventry Medicare (MA/MAPD, PDP) products.

- Ascend Access Requests
- Product information
- Producer Guide
- Reports (i.e., application status)
- Commission statements
- Sales presentations
- Scope of Appointment form
- Permission-to-Contact form
- Link to order kits

Log in or register at:

www.aetna.com/producer/login.do

Once logged in, click “Individual Medicare” at the top to access all your Individual Medicare information.

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How to do business with Aetna Medicare Producer Guide:

Aetna Individual Medicare Producer Guide

aetna

2016/2017 Aetna and Coventry Individual Medicare products (MA/MAPD, PDP)
Release date: March 2017



You can access the Producer Guide online through Producer World or aetna.com

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Resources to help you sell

- Aetna Medicare Marketing Studio
- The Ascend Virtual Sales Office app
- National Broker Services Department
- Local support team
- Producer World
- The Aetna Medicare Producer Guide

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Aetna Senior Supplemental Insurance (SSI) -Double your commission with Portfolio Selling!

- Greater Retention (*More Products = Greater Loyalty*)
- Higher Revenue & Commission (*On Every Sale*)
- Stronger Brand & Reputation (*Deliver Greater Value*)
- Bigger Competitive Advantage (*Market Differentiation*)
- Better Efficiency, Capacity, Scale (*Simplify; More Products,
.....Same Source*)

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Aetna Senior Supplemental Insurance (SSI)

- ✓ NEW! Accendo Plans
- ✓ 14% Household Discount!
- ✓ No restrictive networks
- ✓ 30 day free look
- ✓ 12-month rate guarantee
- ✓ Guaranteed renewable
- ✓ Benefits stay the same year-after-year
- ✓ Portable coverage



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Aetna Senior Supplemental Insurance (SSI)

- ✓ Med Supp Plans (14% Household discount)
- ✓ Hospital indemnity Flex
- ✓ Cancer and Heart Attack or Stroke
- ✓ Recovery Care
- ✓ Home Care Plus
- ✓ Dental, Vision and Hearing

Contracting:

-Simply call (800) 264-4000. Select option 2, then option 3, then option 5.

-They will confirm agent licensing, background checks, contracting, appointment, certifications; provide commission schedules and much more.

www.aetnaseniorproducts.com

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Next steps

1. Get Certified - There are 2 parts to certification:
(AHIP ONLY & Aetna Core Product Certification Online)

<http://www.AetnaMedicareProducerCertification.com>

2. Attend a market-specific training event to learn details about our 2021 product offering

www.AetnaMedicareAgentTraining.com

2. Contracting

4. Receive "Ready to Sell" notice from Aetna via email

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How to pre-order 2021 enrollment kits and Plan Guides

If you're "ready to sell" for 2021, you can now pre-order enrollment kits and Plan Guides

- Login to Producer World (www.aetna.com) Go to the Individual Medicare page, scroll down and then click "Order Enrollment Kits."
- Next, you will be directed to the ordering site using your (NPN) National Producer Number. Then follow prompts to order your materials.
- The target delivery date for all pre-ordered 2021 kits is October 1st or sooner.

We encourage you to order your kits early to ensure you get them as quickly as possible. Note: You'll receive an email notice when your order is shipped. Kits are shipped by UPS Ground.

If you have any questions or need assistance, please contact the Broker Services dept. at 1-866-714-9301, 8 a.m. to 8 p.m. est. Or email BrokerSupport@aetna.com

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Medicare Advantage Commissions

CMS Maximum Commissions!

New to MAPD: \$539

Renewal, MAPD: \$270 (lifetime renewals)

A 6% increase from 2020

**Plus Value Based Enrollment\$ in Ascend.
Earn up to \$50.00 Admin Fee per app paid out
bi-weekly**

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Member and Broker Support

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Member Services:

- **Member Services Phone Number:**
800-282-5366
- **For any member related service issues**
- **Ability for 3-way call with the member and broker**

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Your dedicated Primary Broker Support Contact for Michigan:

Lynn Peterman
Medicare Account Associate - Broker Services
217-373-3923
Email: PetermanL@aetna.com

Broker Support Dept. (8:00am – 8:00pm)
866-714-9301
BrokerSupport@aetna.com

Dan Dombrowski, Broker Manager
DombrowskiD@aetna.com
248-251-4613

| | |
|---|---|
| Ready-to-sell (RTS) status & inquiries | Double check doctors not showing up in doc find |
| Commission and contracting | Formulary information |
| Licensing and appointments | Marketing tools including Ascend |
| Onboarding assistance | Virtual Sales Office |
| Ordering Enrollment kits and supplies assistance | Producer World and Producer Guide |
| Member ID cards and enrollment packets | Application status & research |
| Provider searches | Correcting app issues, ie. wrong info on app. |

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**CMS Issues Guidance to Help Medicare Advantage and
Part D Plans Address COVID-19**

In the memorandum, CMS outlines the flexibilities MA and Part D plans have to waive certain requirements to help prevent the spread of COVID-19, including:

- waiving cost-sharing for COVID-19 tests
- waiving cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms and services delivered via telehealth
- removing prior authorizations requirements
- waiving prescription refill limits
- relaxing restrictions on home or mail delivery of prescription drugs
- expanding access to certain telehealth services

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Upcoming Webinar Series

- **NEW! DSNP Plan:** Review of the features and embedded benefits
- **Ascend:** New Enhancements and demo of application process
- **Aetna Med Supp and Ancillary Plans** (New Product with 14% Household discount)

Register at: www.AetnaMedicareAgentTraining.com

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Michigan 2021 product offerings

Do you have any clients that could benefit from the features Aetna offers?

Do you have any clients that would benefit from the copay structure that Aetna's MAPD PPO offers?

Do you plan on presenting and selling the Aetna brand during this lock in season?

How can we continue to help you feel comfortable and confident with Aetna MAPD Plans?

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Thank you for the opportunity to earn your business!

Please let us know what we can do to help you grow your Medicare business.

2021 plan designs and service areas are pending government approval and are therefore subject to change.

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