



2021 Medicare Solutions Product Training

Why HAP

2021 Medicare Advantage Plans

2021 Medicare Advantage Supplemental Benefits

2021 Medigap Plans

Additional Resources and Important Information

2021 Production Certification Exam

Why HAP



NON-PROFIT.

HAP is a subsidiary of Henry Ford Health System – one of the nation's leading health care systems.

HAP is not traded on a stock exchange focusing on profiting our shareholders.



INTEGRATED.

As the only health plan in the region working with a health system, we're constantly finding ways to streamline care and cut costs.

How it helps you? When you recommend HAP, you recommend a health plan that advocates for every patient. We work closely with our doctors and hospitals – building better products to promote better health.



LOCAL.

Since the day we opened our doors, HAP has done business here. As lifelong Michiganders, we work, live and play where our members, providers and agents do. So... we get it.

We understand what matters most, and we're able to take immediate action. How it helps you: Just like you, we're investing in your region every day.

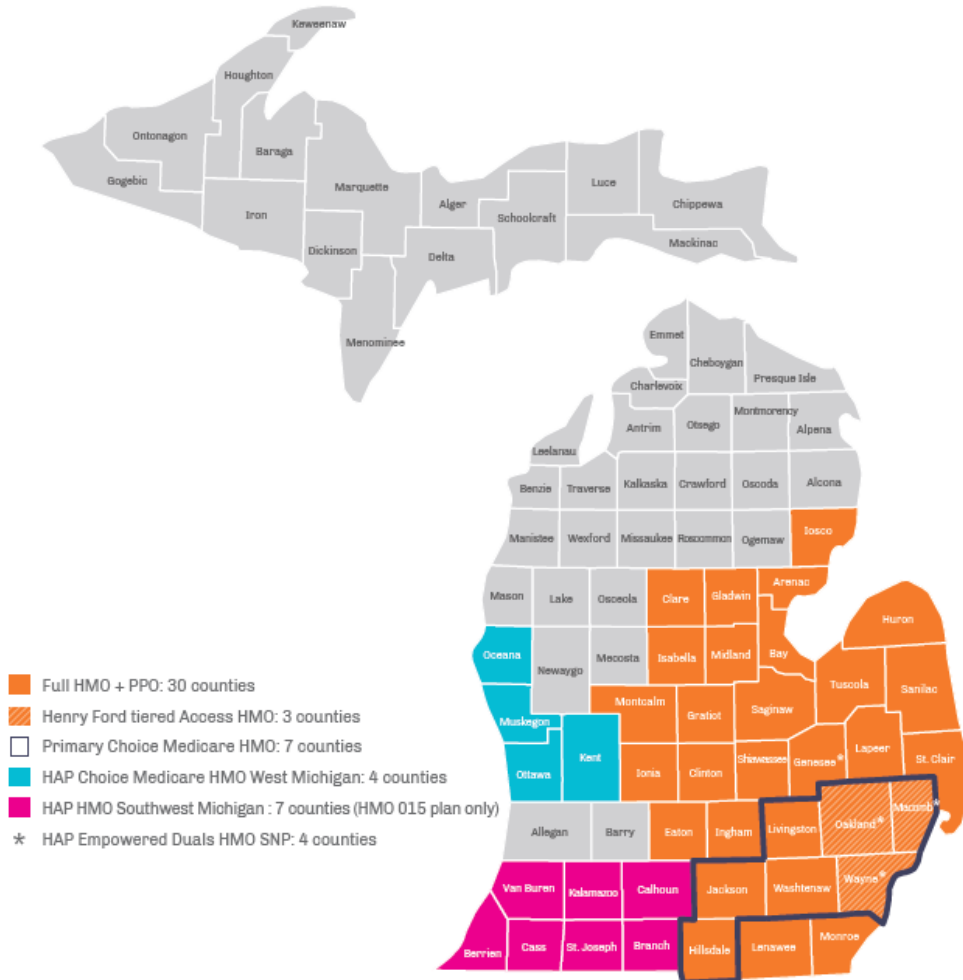
That means choosing HAP keeps money in Michigan, which keeps our communities thriving.

Medicare Advantage Service Area

HAP Medicare Advantage Service Area



2021 Medicare Advantage Service Areas



2021 Medicare Advantage Service Areas

- **NEW** expansion counties for 2021 (counties highlighted in purple): **Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren.**
 - Plan 015 HMO Senior Plus is the only plan available in new counties
 - Includes Lakeland & Bronson Provider system
- **NEW** D-SNP expansion counties for 2021: Macomb, Oakland and Wayne
- Our core service are (counties highlighted in orange) includes almost all major Hospital Systems
- Out-of-Network emergency and urgent care on all plans
- Kent, Muskegon, Oceana, and Ottawa counties (highlighted in blue) use Affinia Providers
- **NEW** for 2021: Visitor/Travel benefit on **PPO** plans, providing in-network cost-share for routine care while traveling to any 49 states outside of Michigan

All 2021 Product Information is Subject to CMS Approval

Routine Out-of-Network Coverage*



HMO

HMO members have access to the **HAP Visitor/Travel benefit** when traveling to Arizona, Florida, Texas or outside of our service area in Michigan.

Members will pay in-network cost-share for routine care when seeing any Medicare approved provider in Arizona, Florida, Texas, or outside of our service area in Michigan.

HMO-POS

Members will have access to their Point-of-Service benefit when seeking routine care outside of the HAP network.

Members have the flexibility to see any Medicare approved provider across the country for out-of-network routine care up to their POS maximum benefit.

Members will be subject to their POS cost-share.

PPO

NEW for 2021 PPO members have access to the **HAP Visitor/ Travel benefit** when traveling to any 49 states outside of Michigan.

Members will pay the in-network cost-share for routine care when seeing any Medicare approved provider in any of the 49 states outside of Michigan

Michigan is excluded from this benefit for PPO members. Members can use their OON benefit to access OON providers in Michigan.

*Some service may require a prior authorization and no PCP referrals are required for the travel benefit.

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HMO Medicare Advantage Plans

HAP Senior Plus HMO Plan 015



Available in 37 counties. **NEW** counties for 2021: **Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren**



Visitor/Travel Benefit included: In-network cost-share in AZ, FL, TX and MI outside our service area



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines



NEW for 2021: \$0 PCP and Mental Health Copay
No referrals are required

	2020 HAP Senior Plus (HMO) Plan 015	2021 HAP Senior Plus (HMO) Plan 015
Premium	\$0	\$0
Medical Deductible INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,800	\$5,000
Inpatient Hospital	\$255/1-7	\$295/1-6
Outpatient Hospital/ASC	\$250/\$200	\$260/\$125
PCP/Specialist	\$10/\$30	\$0/\$40
ER/UC	\$90/\$60	\$90/\$65
Labs	\$0	\$0
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

All 2021 Product Information is Subject to CMS Approval

HAP Primary Choice HMO Plan 024



Available in Hillsdale, Jackson, Livingston, Macomb, Oakland, Washtenaw and Wayne counties



Visitor/Travel Benefit included: In-network cost-share in AZ, FL, TX and MI outside our service area



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines

T1 and T2 drugs will not have coverage through the donut hole in 2021 on this plan



Referrals are required. Members must use a United Physicians, Oakland Southfield, Integrated Healthcare Associates or Jackson Health Network PCP. Henry Ford Health System PCP do not accept this plan

	2020 HAP Primary Choice (HMO) Plan 024	2021 HAP Primary Choice (HMO) Plan 024
Premium	\$0	\$0
Medical Deductible INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,300	\$4,300
Inpatient Hospital	\$235/1-7	\$235/1-7
Outpatient Hospital/ASC	\$200/\$100	\$210/\$100
PCP/Specialist	\$0/\$30	\$0/\$40
ER/UC	\$90/\$65	\$90/\$65
Labs	\$0	\$0
OTC Benefit	\$100/qt.	\$100/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

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HAP Senior Plus HMO Plan 019 (Medical Only)



Available in 30 counties



Visitor/Travel Benefit included: In-network cost-share in AZ, FL, TX and MI outside our service area



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



Includes a monthly \$50 Part B Premium Rebate



No referrals are required



Ideal plan for Veterans by combining the VA benefits they have earned with the added advantages of Medicare.

	2020 HAP Senior Plus (HMO) Plan 019	2021 HAP Senior Plus (HMO) Plan 019
Premium	\$0 w/ \$50 Part B Rebate	\$0 w/ \$50 Part B Rebate
Medical Deductible		
INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,000	\$4,000
Inpatient Hospital	\$200/1-7	\$200/1-7
Outpatient Hospital/ASC	\$200/\$100	\$200/\$100
PCP/Specialist	\$0/\$20	\$0/\$20
ER/UC	\$90/\$60	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$0	\$0
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	N/A	N/A
Preferred RX Copay	N/A	N/A

All 2021 Product Information is Subject to CMS Approval

HAP Henry Ford Tiered Access HMO Plan 018



Available in Macomb, Oakland and Wayne counties



Visitor/Travel Benefit included: In-network cost-share in AZ, FL, TX and MI outside our service area



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines



No referrals are required. *Members will pay the lower cost share when utilizing the Henry Ford Health System.

	2020 HAP Henry Ford Tiered Access (HMO) Plan 018	2021 HAP Henry Ford Tiered Access (HMO) Plan 018
Premium	\$91	\$95
Medical Deductible INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,500	\$4,500
Inpatient Hospital	\$200*/\$275/1-6	\$200*/\$275/1-6
Outpatient Hospital/ASC	\$100*/\$200 \$50*/\$100	\$100*/\$200 \$50*/\$100
PCP/Specialist	\$0*/\$35 \$35*/\$50	\$0*/\$35 \$30*/\$50
ER/UC	\$90/\$65	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$0*/\$35	\$0*/\$35
OTC Benefit	\$45/qt.	\$45/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

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HMO-POS Medicare Advantage Plans

HAP Senior Plus HMO-POS Plan 021



Available in 30 counties



POS benefit included for routine out-of-network coverage up to POS benefit maximum



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines



No referrals are required

	2020 HAP Senior Plus (HMO-POS) Plan 021	2021 HAP Senior Plus (HMO-POS) Plan 021
Premium	\$76	\$85
Medical Deductible INN/OON	\$75/\$0	\$100/\$0
MOOP	\$4,200 combined	\$4,200 combined
Inpatient Hospital	\$160/1-7 20% OON	\$160/1-7 20% OON
Outpatient Hospital/ASC	\$150/\$75 20% OON	\$160/\$75 20% OON
PCP/Specialist	\$0/\$25 20% OON	\$15/\$35 20% OON
ER/UC	\$90/\$50	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$15/20% OON	\$15/20% OON
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

All 2021 Product Information is Subject to CMS Approval

HAP Senior Plus HMO-POS Plan 022



Available in 30 counties



POS benefit included for routine out-of-network coverage POS benefit maximum



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines



No referrals are required

	2020 HAP Senior Plus (HMO-POS) Plan 022	2021 HAP Senior Plus (HMO-POS) Plan 022
Premium	\$181	\$190
Medical Deductible INN/OON	\$0/\$0	\$0/\$0
MOOP	\$4,000 combined	\$4,000 combined
Inpatient Hospital	\$135/1-7 20% OON	\$135/1-7 20% OON
Outpatient Hospital/ASC	\$100/\$50 20% OON	\$110/\$50 20% OON
PCP/Specialist	\$0/\$20 20% OON	\$10/\$30 20% OON
ER/UC	\$90/\$50	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$10/20% OON	\$10/20% OON
OTC Benefit	\$100/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

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PPO Medicare Advantage Plans

HAP Senior Plus PPO Plan 011



Available in 30 counties



NEW Visitor/Travel Benefit included: In-network cost-share in all 49 states outside of MI



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines



NEW for 2021: \$0 PCP and Mental Health Copay

*OON cost-share applies when members are receiving care from OON providers in Michigan only.

	2020 HAP Senior Plus (PPO)	2021 HAP Senior Plus (PPO)
	Plan 011	Plan 011
Premium	\$0	\$0
Medical Deductible		
INN/OON	\$0/\$275	\$0/\$100
MOOP	\$5,500/\$7,000	\$6,000/\$7,000
Inpatient Hospital	\$285/1-6 30% OON*	\$295/1-6 30% OON*
Outpatient Hospital/ASC	\$200/\$100 30% OON*	\$260/\$125 30% OON*
PCP/Specialist	\$10/\$50 30% OON*	\$0/\$50 30% OON*
ER/UC	\$90/\$60	\$90/\$65
Labs	\$0	\$0
OTC Benefit	\$45/qt.	\$45/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

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HAP Senior Plus PPO Plan 012



Available in 30 counties



NEW Visitor/Travel Benefit included: In-network cost-share in all 49 states outside of MI



Embedded preventive dental, vision, hearing, fitness and OTC benefit



NEW for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

NEW T6- \$0 copay for Part D covered vaccines

*OON cost-share applies when members are receiving care from OON providers in Michigan only.

	2020 HAP Senior Plus (PPO)	2021 HAP Senior Plus (PPO)
	Plan 012	Plan 012
Premium	\$56	\$60
Medical Deductible INN/OON	\$0/\$100	\$0/\$100
MOOP	\$5,000/\$7,000	\$5,000/\$7,000
Inpatient Hospital	\$200/1-6 25% OON*	\$200/1-7 25% OON*
Outpatient Hospital/ASC	\$175/\$85 25% OON*	\$235/\$110 25% OON*
PCP/Specialist	\$20/\$40 25% OON*	\$20/\$40 25% OON*
ER/UC	\$90/\$50	\$90/\$65
Labs	\$0	\$0
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0

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HAP Choice Medicare HMO - West Michigan (MAPD Plans)

HAP Choice Medicare West Michigan Network



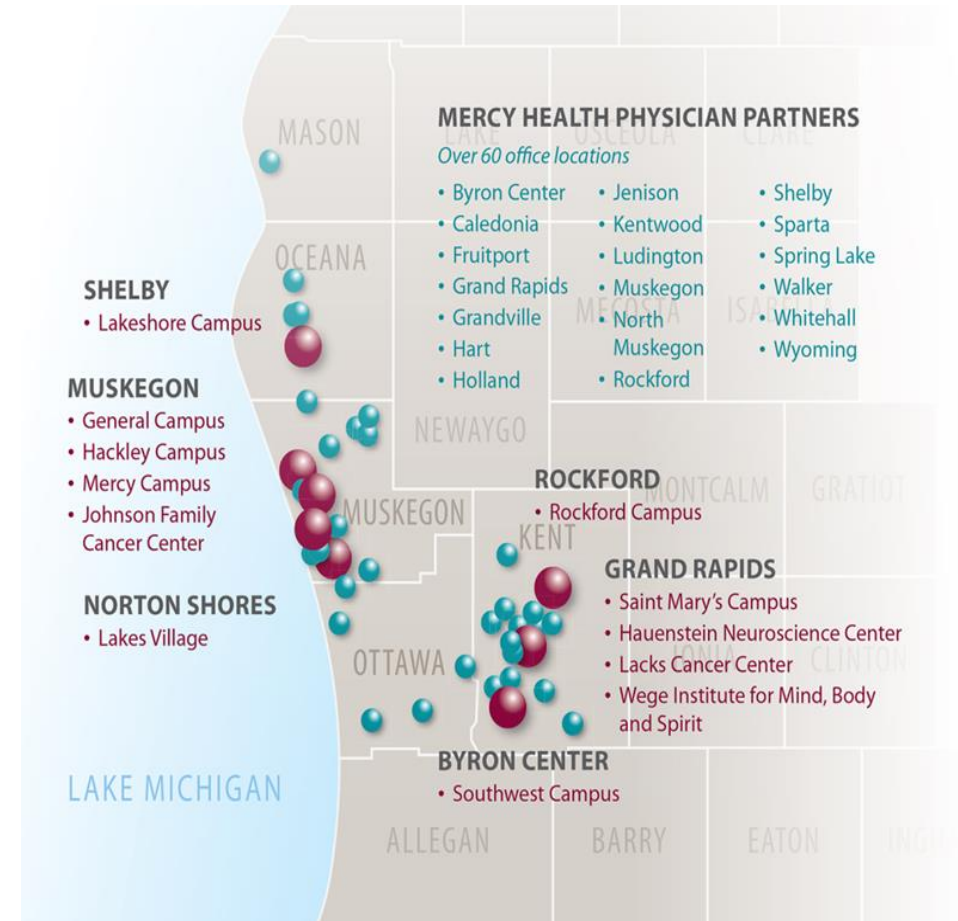
4 hospitals with more than 1,650 providers in 8 counties

Mercy Health - Mercy Campus, Muskegon

Mercy Health – Hackley Campus, Muskegon


Mercy Health – Lakeshore Campus, Shelby


Mercy Health – Saint Mary's Campus, Grand Rapids





HAP Choice Medicare West Michigan HMO Plan 026




 **Available in** Kent, Ottawa, Oceana, and Muskegon counties

 **Visitor/Travel Benefit included:** In-network cost-share in AZ, FL, TX and MI outside our service area

 Embedded preventive dental, vision, hearing, fitness and OTC benefit


 **NEW** for 2021: Includes two preventive dental cleanings and exams at a \$0 copay through Delta Dental

 \$0 T1 and T2 90-day mail-order supply through preferred pharmacy

PLUS coverage through the donut hole for T1 and T2 RX

NEW T6- \$0 copay for Part D covered vaccines

NEW No referrals are required


 Members must use the Affinia (Mercy Health) network


	2020 HAP Choice West MI (HMO) Plan 026	2021 HAP Choice West MI (HMO) Plan 026
Premium	\$0	\$0
Medical Deductible INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,800	\$4,800
Inpatient Hospital	\$235/1-7	\$235/1-7
Outpatient Hospital/ASC	\$200/\$100	\$205/\$100
PCP/Specialist	\$0/\$40	\$0/\$40
ER/UC	\$90/\$60	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$0	\$0
Therapeutic Radiology	\$60	\$25
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0


All 2021 Product Information is Subject to CMS Approval


HAP Choice Medicare West Michigan HMO Plan 027





 **Available in** Kent, Ottawa, Oceana, and Muskegon counties

 **Visitor/Travel Benefit included:** In-network cost-share in AZ, FL, TX and MI outside our service area

 Embedded preventive dental, vision, hearing, fitness and OTC benefit

 **NEW** for 2021: Includes two preventive dental cleanings at a \$0 copay through Delta Dental

 \$0 T1 and T2 90-day mail-order supply through preferred pharmacy

 **PLUS** coverage through the donut hole for T1 and T2 RX

NEW T6- \$0 copay for Part D covered vaccines

 **NEW** No referrals required

Members must use the Affinia (Mercy Health) network


	2020 HAP Choice West MI (HMO) Plan 027	2021 HAP Choice West MI (HMO) Plan 027
Premium	\$26	\$30
Medical Deductible INN/OON	\$0/N/A	\$0/N/A
MOOP	\$3,900	\$3,900
Inpatient Hospital	\$210/1-7	\$210/1-7
Outpatient Hospital/ASC	\$180/\$90	\$185/\$90
PCP/Specialist	\$0/\$30	\$0/\$30
ER/UC	\$90/\$45	\$90/\$65
Labs	\$0	\$0
PT/OT/ST	\$0	\$0
Therapeutic Radiology	\$50	\$25
OTC Benefit	\$100/qt.	\$100/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/40%/33%	\$0/\$10/\$42/48%/33%/\$0


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D-SNP


HAP Empowered Duals (HMO SNP)





 **NEW** counties for 2021: **Macomb, Oakland and Wayne** counties. Also available in Genesee County
-same Network as HMO MA


 Must be a Full-Dual (QMB+, SLMB+, FBDE) to qualify

 **Improved** transportation benefit - 24 one-way trip transportation rides

 **NEW** for 2021: \$2,000 benefit max through Delta Dental®. Also includes 2 exams cleanings and one set of x-rays. Coverage does not include dentures, bridges, crowns, or onlays

 Includes \$200 vision allowance per year. Plus a \$0 routine eye exam.

 Includes \$1,000 hearing aid allowance per year

 Referrals are required

	2020 HAP Empowered Duals (HMO SNP)*	2021 HAP Empowered Duals (HMO SNP)*
Premium	\$0	\$0
Medical Deductible		
INN/OON	\$0/N/A	\$0/N/A
MOOP	\$6,700	\$6,700
Inpatient Hospital	\$0	\$0
Outpatient Hospital/ASC	\$0/\$0	\$0/\$0
PCP/Specialist	\$0/\$0	\$0/\$0
ER/UC	\$0/\$0	\$0/\$0
Labs	\$0	\$0
Fitness Membership	Silver & Fit	N/A
OTC Benefit	\$100/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$3.60 Generic \$8.95 Brand	\$3.70 Generic \$9.20 Brand T6 \$0

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*Beneficiaries who lose their Full Medicaid status will be allowed to remain on the plan for up to 90 days but will be subject to different cost-share. Please refer to the Summary of Benefits for amounts.

Medicare Advantage Pharmacy Benefits

HAP Medicare Advantage Pharmacy Benefits



Savings

All HAP Medicare Advantage plans have a \$0 RX Deductible

HAP Choice West Michigan Plans provides coverage through the donut hole for T1 and T2 medications.

Primary Choice will no longer provide T1 and T2 coverage through the donut hole in 2021



Preferred Pharmacy Pricing

Most national chains are included in the preferred pharmacy network, including CVS, Rite Aid, Kroger, Meijer, Walmart, Costco and Sam's Club

Members receive a reduced copay when using a preferred pharmacy.



\$0 T1 & T2 90-Day Mail-Order Supply

Members can save when using our Preferred Mail-Order Pharmacy, **Pharmacy Advantage**

T1 & T2 medications will be covered at a \$0 copay when filling a 90-day supply through Pharmacy Advantage

Standard retail copays apply when medications are ordered through other in-network mail-order pharmacies



Comprehensive Formulary

HAP uses the same formulary for all of our Medicare Advantage Members including D-SNP

Some brand name medications are covered at a T2 copay, such as Novolin, Novolog, Lantus and Pro Air

HAP Medicare Advantage Pharmacy Benefits



NEW Part D Senior Savings Model

HAP will be participating in the voluntary CMS model that allows us to lower members out-of-pocket cost for insulin to a maximum \$35 copay per 30-day supply in all Part D phases.

If the member's copay is less than \$35 per plan design, member will pay the lesser amount

This benefit applies to select insulins on the HAP formulary (Examples: Novolog, Lantus, Tuejeo)

Does not include DSNP



NEW Tier 6 \$0 RX Copay

All Part D vaccines on the HAP formulary will now be covered in a new Tier called "Select Care Drugs" at a \$0 copay (Shingles, Hepatitis A & B, Measles, Mumps, Rubella, Meningitis,

Medicare Advantage Supplemental Benefits

HAP Medicare Advantage Supplemental Benefits



Preventative Dental

Powered by **Delta Dental®**

NEW All plans include **Two** \$0 preventive dental cleanings per year

Two- \$0 annual exams
\$0 annual x-ray



Vision

NEW Powered by **EyeMed®**

\$0 routine eye exam

NEW Increased \$125 allowance per year

Includes contact lenses, eyeglasses (lenses and frames)

Online and retail locations

(LensCrafters, glasses.com, contactsdirect.com, targetoptical.com, ray-ban.com)



Hearing

Powered by Nations Hearing®

Flat \$ copay for 2 hearing aids per calendar year

Copay Levels- \$689, \$989, \$1,539, \$2,039

\$0 routine hearing exam

48 batteries per year/per aid (3-year supply)

3-year manufacture repair warranty

1-time replacement coverage for lost, stolen or damaged hearing aid



OTC

Powered by **Convey Health Solutions®**

\$45-\$100 per quarter allowance

All members will receive their 2021 catalog prior to the new plan year

Order via catalog by phone, mail or online

Delivered directly to client's home

Examples: Dental care, allergy, cold flu, ear/eye care, vitamins and many more...

HAP Medicare Advantage Supplemental Benefits



Telehealth

Embedded benefit
Plan benefit copay applies
No limits



Visitor/Travel Benefit

Provides out-of-network flexibility
HMO members can schedule follow-up visits while traveling to Florida, Texas, Arizona and outside our 34 county service area in Michigan.
NEW PPO members can schedule follow-up visits while traveling to any 49 states outside of Michigan and pay in-network cost-share



Assist America®

Worldwide emergency services
Emergency medical evacuation
Medical monitoring
Medical repatriation
Lost luggage assistance
Interpreter and legal referrals
Prescription assistance
Plus much more...



NEW PeerFit Move®

Hundreds of facilities to choose from including LifeTime, Orange Theory and Cycle Bar
Memory Enhancement videos via BurnAlong
Activity tracking as part of FitKit

peerfit *Move* Platform Overview

Members will have access to Peerfit Move's **nationwide** network of Fitness facilities and home-streaming options via our [website](#), native app and Client Services digital and phone support contacts.

Members expected to receive 32 Credits monthly at no cost to them

- Unused credits do not roll over
- Credit bank is reset on the first of every month

Credits can be spent on

- Memberships
- Studio classes/Virtual classes
- Day passes to gyms
- At-home fitkits

Credit costs vary based on the type of experience and/or individual location*

Additional credits may be purchased if a member uses more than their allotment within a given month

Unlimited BurnAlong streaming library available to Members at no Credit cost

Example Monthly
Credit Allotment

+32 

*Example credit costs
only. Experience costs
vary.

Example Monthly
Credit Usage

=

-20* 

Local Gym Membership



+

-6* 

Local Strength Class

+

-6* 

Virtual Yoga Class



Buy-up Medicare Advantage Delta Dental Options

2021 Buy-Up Supplemental



Benefits



- No waiting periods
- Dentures, bridges and implants are covered on Delta 50 & Delta 70
- Medicare Advantage members have up to 30-days after their plan effective date to add a buy-up dental option
- Existing members have until 12/31/2020 to change or add a buy-up dental package to their plan. Existing members will call customer service to add or change the dental rider.

2021 Delta Dental PPO

	New! Delta 25	Delta 50	Delta 70
Premium	\$19.00	\$21.00	\$40.80
Deductible	\$0	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$2,500	Plan pays up to \$800	Plan pays up to \$1,500
COVERAGE AMOUNTS			
Diagnostic and preventive services	25%	50%	Included
Emergency pain treatment	25%	50%	Included
X-rays	25%	50%	70%
Oral surgery services	25%	50%	70%
Filings and other restorative services	25%	50%	70%
Crowns	25%	50%	50%
Bridges	N/A	50%	50%
Dentures and Implants	N/A	50%	50%

Medicare Advantage Commission Schedule

HAP Medicare Advantage Plans



Compensation Structure (Jan. 1 – Dec. 31, 2021)

New to Medicare Advantage/DSNP
\$539

Medicare Advantage/DSNP Renewal
\$270

CMS guidelines state that renewal commissions are paid when a client goes from MA from company A to MA with company B. This also applies PDP to MA.

Medicare Advantage renewal commissions are paid “as-earned”

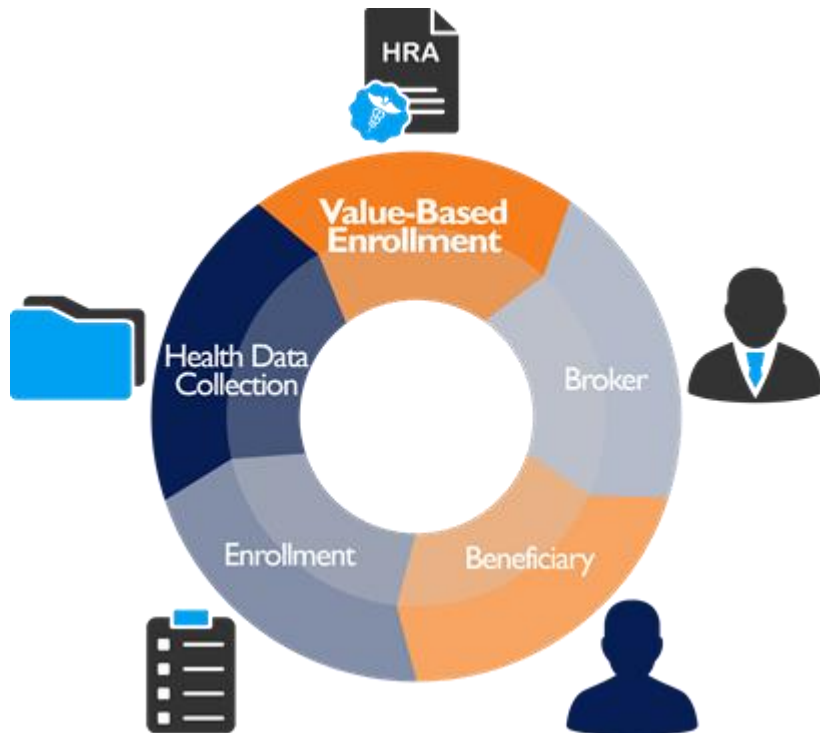
\$100 Certification reimbursement- Must write 10 new to HAP MA for 1/1/21

Value Based Enrollment



What is VBE?

The value-based enrollment (VBE) program is an extension of the enrollment application process through **Ascend**. It's designed to immediately engage your clients with their new HAP Medicare plan (MA/MAPD) and gather helpful health-related insights from the enrollee. After enrolling clients in an MA/MAPD plan, you can offer the VBE option. If interested, your clients can then participate in a voluntary 15 minute phone call with a wellness advocate to discuss their health goals, risks and ambitions.



Agents will receive a \$50 service fee
Per VBE completed for new HAP members

Medigap Plans

HAP Medigap Plans



Plan options

HAP offers plans A, C*, D, F*, G and N.

A, C, D and F are available for guaranteed issue for loss of creditable coverage.

*C and F are only available to beneficiaries eligible for Medicare prior to 1/1/2020

Under 65 can buy plan A if eligible for Medicare after 1/1/2020 or plan A and C if eligible for Medicare prior to 1/1/2020



Eligibility

To be eligible, beneficiaries must be a permanent resident of Michigan and have Original Medicare (Part A and Part B)

Guaranteed Issue rates are determined by age and gender

Underwritten applications may qualify for preferred rates, standard rates or be denied.

Plan is portable if leaving Michigan after 6 months. Rates do not change.



Household Discount

HAP offers a \$10/PMPM household discount.

If 2 members of the same household are applying for a HAP Medigap plan, they both may receive a \$10/month discount on your premium

If another member of your household is already an active HAP Medigap plan member, the new member may receive a \$10/month discount on the premium for the current plan year.

If two people in the same household were members prior to 1/1/2020 they are not eligible for the discount unless they re-apply and go through UW.



Extras

NEW for 2021-Existing and new Medigap members have a fitness membership powered by PeerFit Move® built into their plan at no additional cost.

NEW for 2021-Existing and new Medigap members will have the option to add a buy-up dental option through Delta Dental® to their Medigap policy.

Assist America- Covering worldwide emergency service

Buy-Up Supplemental



Benefits



- No waiting periods
- Dentures bridges and implants are covered
- New members have up to 30-days after their Medigap plan effective date to add a buy-up dental option
- Existing members have until 12/31/2020 to add a buy-up dental package to their Medigap plan. Existing members will need to call customer service to add the dental rider.

2021 Delta Dental PPO		
	Plan 1	Plan 2
Premium	\$23.37	\$44.33
Deductible	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$800	Plan pays up to \$1,500
COVERAGE AMOUNTS		
Diagnostic and preventative services	50%	Included
Emergency pain treatment	50%	Included
X-rays	50%	70%
Oral surgery services	50%	70%
Filings and other restorative services	50%	70%
Bridges	50%	50%
Crowns	50%	50%
Dentures and Implants	50%	50%

HAP Medigap Plans



2021 Medigap Rates Preferred Non-Smoker

Age	Plan D		Plan G		Plan N	
	Male	Female	Male	Female	Male	Female
65	\$126.00	\$116.00	\$130.00	\$121.00	\$113.00	\$104.00
70	\$148.00	\$138.00	\$155.00	\$143.00	\$134.00	\$124.00
75	\$176.00	\$163.00	\$183.00	\$170.00	\$159.00	\$147.00
80	\$208.00	\$193.00	\$218.00	\$201.00	\$188.00	\$174.00
85	\$296.00	\$275.00	\$310.00	\$287.00	\$296.00	\$248.00

HAP Medigap Service Area



Compensation Structure (Jan. 1 – Dec. 31, 2021)

Medigap Plans D, G and N
Years 1-10 \$250/Year

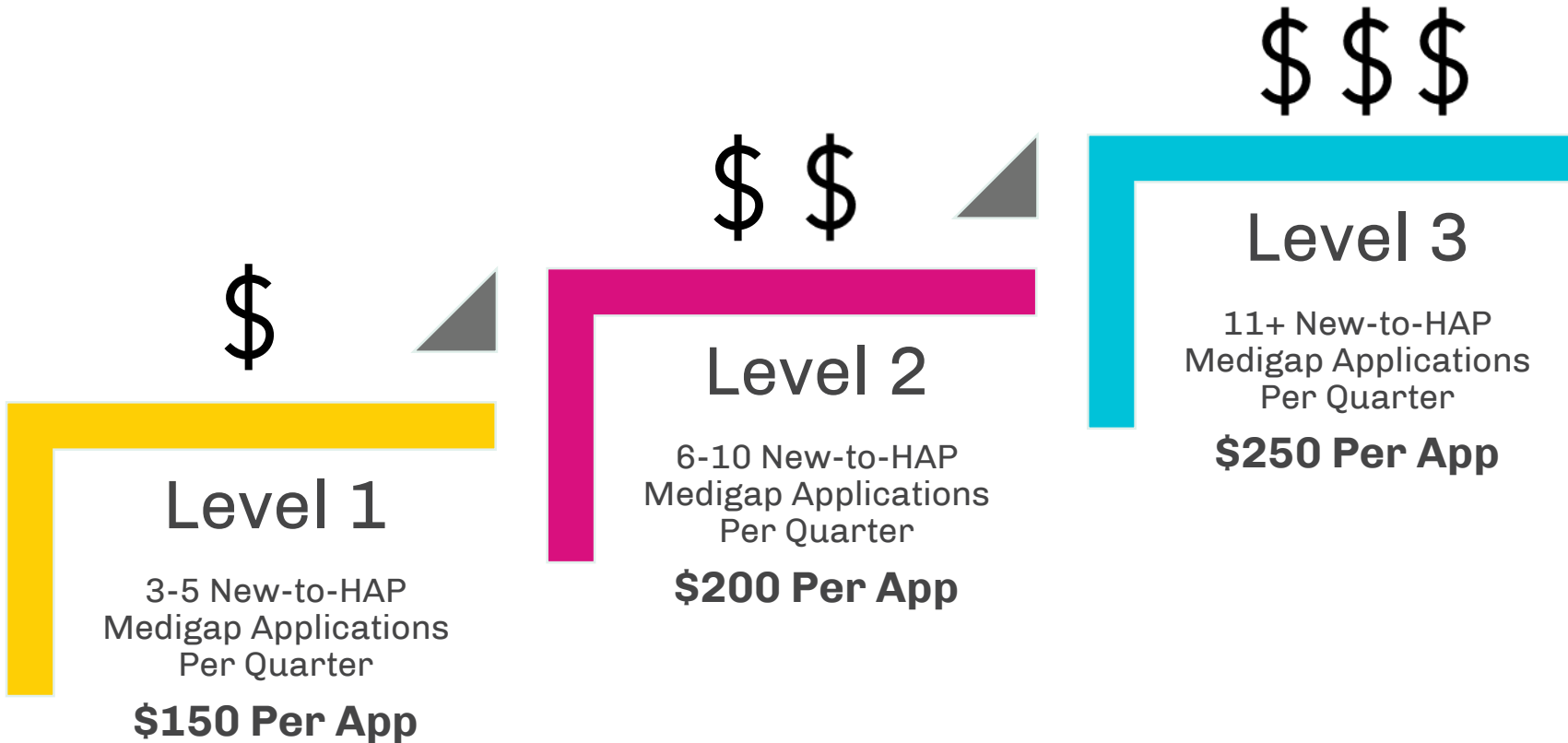
Medigap Plans A, C and F
Years 1-3 \$150/Year

No commissions are paid on under 65 Medicare Supplement plans

HAP pays the same commissions regardless of being underwritten or guarantee issue

Commission is paid as earned

NEW HAP Medigap Bonus Program



Bonus program will be applied to applications written with an effective date between 1/1/2021 – 12/1/2021

Applications are counted based effective date, not approval date

Bonuses will be paid out within 30 days of the end of each quarter

Under 65 applications will not apply towards the bonus program and business must remain active for at least 90-days

Do you have Medigap clients inquiring about Medicare Advantage?



Now more than ever, you should be presenting Medicare Advantage to your Medigap clients!

HAP Medicare Advantage Plans offer:



More choices.

Beneficiaries have a wide range of plans to choose from each year with no medical underwriting

As their healthcare needs change, they can change plans annually



More flexibility.

HAP PPO Medicare Advantage members will have access to any Medicare approved provider outside of Michigan and pay in-network cost-share



More savings.

HAP Medicare Advantage plans start at \$0 monthly premiums including \$0 Part D deductibles



More extras.

HAP Medicare Advantage members have built-in dental, vision, hearing, fitness and OTC benefits.



MACRA

Effective January 1, 2020 beneficiaries newly eligible for Medicare on or after January 1, 2020 are not eligible to purchase Plan C or F.

Plan G is the most comprehensive Medigap plan available to Medicare beneficiaries who became eligible for Medicare on or after January 1, 2020.

Plan G does not cover the Medicare Part B Deductible.

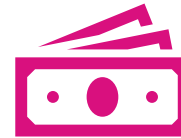


Medicare Part B Deductible

In 2015 the Medicare Part B deductible was \$147

Today the Medicare Part D deductible is \$198.

Medicare Part B Deductible has increased by 35% over 5 years and may continue to rise



Medigap Premiums

The average annual Medigap premium increase is 5-10% annually

Medigap premiums are impacted annually by beneficiary age and yearly rate filings by the insurance company

Medigap premiums do not include the Part D premium



Michigan Medigap Subsidy

The Michigan Medigap Subsidy is expected to run out sometime in 2021.

Beneficiaries receiving this subsidy will face a premium increase between \$35-\$110 per month

Sample OOP Cost Comparison



	Medigap Plan G plus PDP 75 YO Male	2021 HAP Senior Plus PPO Plan 011
Annual Premium	\$2,616 (Medigap + PDP)	\$0
Medical Deductible	\$198 (2020 CY)	\$0
PCP visit x 3	\$0 after deductible	\$0
Specialty Visit x 2	\$0 after deductible	\$100 (\$50 ea. Visit)
Diagnostic Labs x 2	\$0 after deductible	\$0
ER Visit x1	\$0 after deductible	\$90
UC Visit x1	\$0 after deductible	\$65
Outpatient Surgery x1	\$0 after deductible	\$125 ASC
Inpatient Hospital Stay x1 for 3 days	\$0	\$885
Part D Deductible	\$255	\$0
Part D Copays Sample (2) T1 and (1) T4 Drug	\$242	\$60
Dental	Not Included	Included
Vision	Not Included	Included
Hearing	Not Included	Included
OTC	Not Included	Included
Total OOP Cost for Sample Episodes of Care and Premiums	\$3,311	\$1,326
Annual Saving on Medicare Advantage	\$1,985	



Annual Election Period

Medicare Beneficiaries on Traditional Medicare or Traditional Medicare and Medigap can only use AEP to enroll into a Medicare Advantage unless they qualify for an SEP.

Annual Election Period runs from October 15th-December 7th

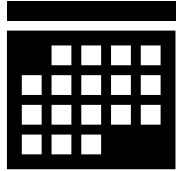


Medicare Advantage Open Enrollment Period

Medicare Beneficiaries on Traditional Medicare or Traditional Medicare and Medigap are prohibited from using the MA-OEP to switch from Medigap and/or Traditional Medicare to Medicare Advantage.

MA-OEP runs from January 1st –March 31st

Medicare Advantage Trial Right



Are your clients hesitant on making the switch? Help them understand their rights.

Medicare Beneficiaries have the right to exercise their **Medicare Advantage Trial Right** once in their lifetime.

If your client drops a Medigap policy to join a Medicare Advantage plan for the first time, and they've been in the Medicare Advantage plan less than a year, they have the right to switch back to Medigap GI.

Beneficiaries must go back to the Medigap policy they left and will be issued the plan at the same rate they had before they termed the coverage. You will see the Trial Right election on all Medigap applications.

If the Medigap policy they left is no longer available then they can choose to buy any Medigap plan A, C, D, F, G, K or L that is sold in their state and will be GI.

To put them back into the PDP they had you will use the trial right SEP on the PDP application.

Commissions



	HAP Medicare Advantage Jan, 2021-Dec. 2021	HAP Medigap Plans D, G and N	HAP Medigap Plans A, C and F
Initial Year (New to Medicare Advantage or 1st Year Medigap)	\$539	\$250	\$150
Year 2-3	\$270/year	\$250/year	\$150/year
Years 4-10	\$270/year	\$250/year	\$0
Year 11+	\$270/year	\$0	\$0
US Avg. Life Expectancy 80 YO Total Payout from age 65-80 15 Year Payout	\$4,319	\$2,500	\$450

Medigap commissions typically do not pay lifetime or if they do, the amount is very small compared to Medicare Advantage.

Medicare Advantage commissions, per CMS regulations, pay lifetime.

Medicare Advantage commissions have experienced a 32% increase over the past 5 years and when HAP raises the Medicare Advantage commissions it goes up for both existing and new business.

Additional Resources and Important Information

Supply Orders



- **ATTENTION:** Due to the COVID-19 pandemic HAP will be providing agents with enhanced virtual enrollment tools. In anticipation for increased virtual sales, HAP will be limiting the amount of sales kits that can be ordered for 2021 plan year
- Agent who wrote 5+ Medicare Advantage and/or Medicare Supplement business last AEP will be auto shipped a HAP Starter Kit. Starter Kits will arrive prior to 10/1/2020
- Agents new to HAP will be able to place orders from www.hapagentportal.com
- Agents who need additional supplies beyond the starter kit will be able to order limited quantities from www.hapagentportal.com beginning 10/1/2020
- Issues with the supply portal, email HAPPortalTeam@sourcelink.com



HAP Electronic Enrollment- Ascend



IMPORTANT! Do You Have Access To Ascend?

- **What is Ascend?**
 - Ascend is HAPs electronic enrollment platform. This enrollment app can be downloaded onto your Microsoft laptop or iPad.
- **What are the benefits to having Ascend?**
 - Access to technology to assist when enrolling clients remotely
 - Text or email a Scope of Appointment to your client
 - Verify clients current LIS status
 - View monthly drug cost breakdown, look up pharmacies and in-network providers
 - Access to a PURL to send to clients, share on social media and other web-based sites
 - Plus so much more...
- **How do I get access?**
 - Agents are required to be fully certified. If you have completed all the necessary certification requirements please email Jason Gloetzner jgloetzn@hap.org to request access.



Certification Requirements



Step 1*

Agents are **required** to complete the Medicare Core Training and Fraud, Waste and Abuse Training through either AHIP, Gorman, PinPoint or **NEW for 2021** NAHU- National Association of Health Underwriters certification

BONUS-HAP will reimburse \$100 for certification if you submit 10 New to HAP Medicare Advantage application for 1/1/2021 effective dates and they remain active or 90 days



Step 2*

Agents are **required** to attend a webinar training to review the 2021 HAP Medicare plans and changes

Webinar sign up dates will be sent via email or agents who are partnered with a HAP FMO partner can work with your FMO to schedule your training

Agents can also login to hap.org or contact Jason Gloetzner jgloetzn@hap.org for a list of dates and times



Step 3

Agents are **required** to complete the 2021 HAP product training and test through Miramar at www.Miramar-agent.com

Agents partnered with an FMO please reach out to your FMO for additional instructions.

Agents who are direct with HAP please reach out to agent support at hapagent3@hap.org

*HAP does not require Core Medicare training or webinar training to be able to sell Medigap

Register Today!

HAP is hosting a series of webinars to equip you with all the information you need to have a successful AEP.

The list of webinars below are optional, but are highly recommended.

To register login to hap.org or contact Jason for a list of dates and times.

NEW Webinar Topics

- **D-SNP Expansion**
 - In-depth review of HAPs D-SNP plan
 - Expansion counties
 - Who's eligible
 - Plus other “need-to-know” items
- **HAPs Electronic Enrollment Enhancements and New Agent Plan Material**
 - In-depth review of Ascend- HAPs virtual electronic enrollment tool
 - Review new agent plan material that will be available for 2021 calendar year
- **New Member? What They Can Expect Next**
 - In-depth review of plan material new members will receive and how you can prepare them for “next steps”
- **Learn About HAPs New Supplemental Vendors**
 - Learn about PeerFit Move® HAPs new fitness vendor available to Medicare Advantage and Medigap members
 - Learn about EyeMed HAPs new vision vendor available to our Medicare Advantage members



Lead Sector Consultant

Jason Gloetzner

- Email: jgloetzn@HAP.ORG
- Cell: 248-755-4960

Director of Sales

Dustin VanDuine

- Email: dvanduin@hap.org
- Cell: 616-481-6862

General Questions?

HAPMedicareAgent3@HAP.ORG

(888) 269-7003

Appointment & Commission Related Questions?

Stacia Collins, Medicare Sales Administrator-
Agent Relations

- Email: scollins@hap.org
- Phone: (248) 443-4438





Thank you for completing your 2021 HAP Medicare Certification

REMINDER: HAP requires agents to attend the 2021 Product Training Webinar