

2023 State Landscape¹

Michigan

Eligibles (as of July 2022)	1,590,869
Estimated Dual Eligibles ²	254,809
YOY Eligible Growth	1.4%
MA Penetration	56.3%
YOY MA Enrollment Growth	8.6%
UHC Market Share	5.5%

¹ July 2022 CMS.gov MA Ind State/County Enrollment within UHC 2022 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on March 2021 CMS.gov data (Includes approx. 34,193 partial duals who may or may not be eligible).

2023 Medicare Advantage Service Area

Current Footprint

Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw, Wayne

Expansion Footprint

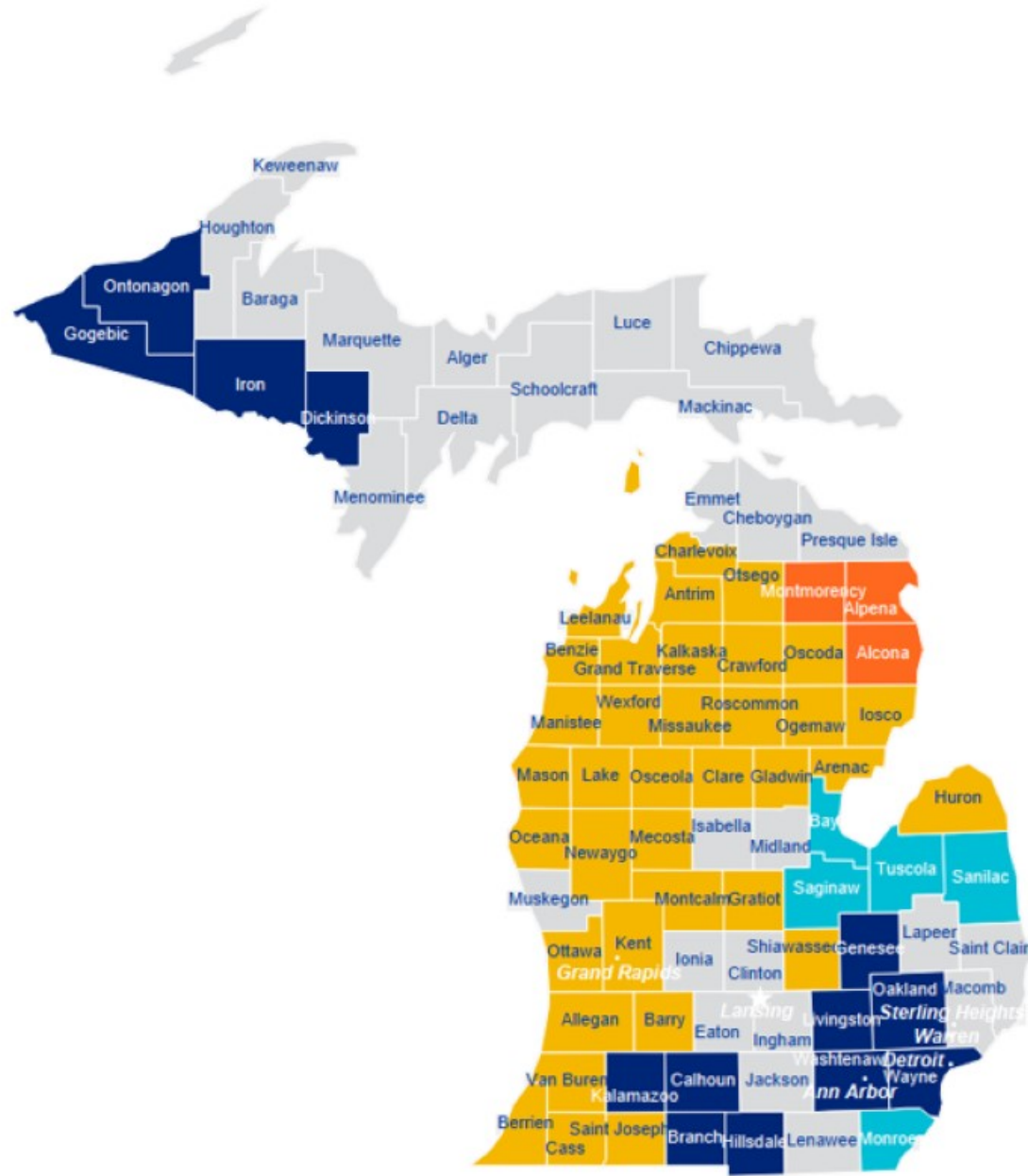
Bay, Monroe, Saginaw, Sanilac, Tuscola

Dual Only Footprint

Allegan, Antrim, Arenac, Barry, Benzie, Berrien, Cass, Charlevoix, Clare, Crawford, Gladwin, Grand Traverse, Gratiot, Huron, Iosco, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Missaukee, Montcalm, Newaygo, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Shiawassee, St. Joseph, Van Buren, Wexford

Dual Only Expansion

Alcona, Alpena, Montmorency



2023 Market Landscape

Michigan

● Current Footprint

● Expansion Footprint

● No Footprint

Detroit

Genesee, Livingston, Monroe, Oakland, Washtenaw, Wayne

East Michigan

Bay, Saginaw, Sanilac, Tuscola



Market Landscape

Eligibles (as of July 2022)	821,973
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	24.1%
YOY MA Non-SNP Enrollment Growth	11.5%
UHC Non-SNP Market Share	4.6%



Market Landscape

Eligibles (as of July 2022)	98,624
YOY Eligible Growth	1.0%
MA Non-SNP Penetration	21.6%
YOY MA Non-SNP Enrollment Growth	15.5%
UHC Non-SNP Market Share	0.0%

Upper Peninsula

Dickinson, Gogebic, Iron, Ontonagon



Market Landscape

Eligibles (as of July 2022)	18,297
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	21.8%
YOY MA Non-SNP Enrollment Growth	17.9%
UHC Non-SNP Market Share	18.6%

West Michigan

Branch, Calhoun, Hillsdale, Kalamazoo



Market Landscape

Eligibles (as of July 2022)	103,425
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	26.9%
YOY MA Non-SNP Enrollment Growth	14.6%
UHC Non-SNP Market Share	3.6%



Michigan

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Michigan MA Only

Bay, Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Monroe, Oakland, Ontonagon, Saginaw, Sanilac, Tuscola, Washtenaw, Wayne

Michigan Dual

Alcona, Allegan, Alpena, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Montmorency, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



Market Landscape

Eligibles (as of July 2022)	1,042,319
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	24.1%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	4.3%



Market Landscape

Est. D-SNP Eligibles	254,809
D-SNP Enrollees	77,284
D-SNP Penetration (All Plans)	30.3%
Total UHC D-SNP Enrollees	19,897
UHC D-SNP Market Share	25.7%



2023 Product Benefits

Detroit



Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-017-000	H0294-018-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Genesee, Livingston, Monroe , Oakland, Washtenaw, Wayne	Michigan: Genesee, Livingston, Monroe , Oakland, Washtenaw, Wayne
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$3,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$290 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Dental (D)	\$1,500 toward Dental (\$0 copay)	\$2,000 toward Dental (\$0 copay)
Eyewear (V)	Up to \$150 per year, standard lenses at no cost	Up to \$200 per year, standard lenses at no cost
Hearing Aid (H)	\$175 - \$1,225 copay per device; 2 devices every year	\$175 - \$1,225 copay per device; 2 devices every year
Fitness	Renew Active Fitness Program & Fitbit	Renew Active Fitness Program & Fitbit
OTC	\$50/quarter OTC debit card	\$70/quarter OTC debit card
Other Benefits	Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year	Flex Card: \$250 toward D/V/H Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year



2023 Product Benefits

East Michigan



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Open (PPO)	AARP® Medicare Advantage Open Flex (PPO)
Plan ID	H0294-024-000	H0294-025-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Bay, Saginaw, Sanilac, Tuscola	Michigan: Bay, Saginaw, Sanilac, Tuscola
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$5,200	\$4,200
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$315 Days 1-6	\$290 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Dental (D)	\$1,000 toward Dental (\$0 copay)	\$1,500 toward Dental (\$0 copay)
Eyewear (V)	Up to \$150 per year, standard lenses at no cost	Up to \$200 per year, standard lenses at no cost
Hearing Aid (H)	\$175 - \$1,225 copay per device; 2 devices every year	\$175 - \$1,225 copay per device; 2 devices every year
Fitness	Renew Active Fitness Program	Renew Active Fitness Program & Fitbit
OTC	\$50/quarter OTC debit card	\$60/quarter OTC debit card
Other Benefits	Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year	Flex Card: \$250 toward D/V/H Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year



2023 Product Benefits

Upper Peninsula

National
Network\$35
Insulin






Plan Name	AARP® Medicare Advantage Open (PPO)
Plan ID	H0294-021-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Michigan: Dickinson, Gogebic, Iron, Ontonagon
Premium	\$0
Medical Deductible	\$0
Max OOP	\$5,500
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 Days 1-6
ASC/Outpatient	\$0 or \$270 / \$0 or \$270
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Dental (D)	\$1,000 toward Dental (\$0 copay)
Eyewear (V)	Up to \$150 per year, standard lenses at no cost
Hearing Aid (H)	\$175 - \$1,225 copay per device; 2 devices every year
Fitness	Renew Active Fitness Program & Fitbit
OTC	\$40/quarter OTC debit card
Other Benefits	Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year



2023 Product Benefits

West Michigan



Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-019-000  	H0294-020-000   
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$5,200	\$4,200
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$315 Days 1-6	\$290 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Dental (D)	\$1,000 toward Dental (\$0 copay)	\$1,500 toward Dental (\$0 copay)
Eyewear (V)	Up to \$150 per year, standard lenses at no cost	Up to \$200 per year, standard lenses at no cost
Hearing Aid (H)	\$175 - \$1,225 copay per device; 2 devices every year	\$175 - \$1,225 copay per device; 2 devices every year
Fitness	Renew Active Fitness Program	Renew Active Fitness Program & Fitbit
OTC	\$50/quarter OTC debit card	\$60/quarter OTC debit card
Other Benefits	Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year	Flex Card: \$250 toward D/V/H Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year



Michigan MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H0294-022-000
Plan Highlights	\$0 premium plan for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Michigan: Bay, Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Monroe, Oakland, Ontonagon, Saginaw, Sanilac, Tuscola, Washtenaw, Wayne
Premium	\$0; Part B Rebate: up to \$65
Medical Deductible	\$0
Max OOP	\$5,500
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$250 / \$0 or \$250
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded.; Copays	Not Covered
Dental (D)	\$2,500 toward Dental (\$0 copay)
Eyewear (V)	Up to \$200 per year, standard lenses at no cost
Hearing Aid (H)	\$175 - \$1,225 copay per device; 2 devices every year
Fitness	Renew Active Fitness Program & Fitbit
OTC	\$50/quarter OTC debit card
Other Benefits	Nurseline Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year



2023 Product Benefits

Michigan Dual

\$0 Rx
CopaysDesigned
for Full Dual

Plan Name	UnitedHealthcare Dual Complete® (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H2247-001-000	H0271-028-000
Plan Highlights	Full Dual plan for those receiving full assistance from the state - providing \$0 medical costs with rich ancillary. POS for dental only. QMB+, SLMB+, FBDE, QMB	Full Dual plan for those receiving full assistance from the state - providing \$0 medical costs with rich ancillary. QMB+, SLMB+, FBDE, QMB
Service Area	Michigan: Alcona, Allegan, Alpena, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Montmorency, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford	Michigan: Alcona, Allegan, Alpena, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Montmorency, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford
Premium	\$0	\$0
Rx Copays	\$0	\$0
Acupuncture	Not Covered	Not Covered
Chiro	\$0; 6 visits/year	\$0; 6 visits/year
Dental (D)	\$3,000 toward Dental (\$0 copay)	\$2,500 toward Dental (\$0 copay)
Eyewear (V)	Up to \$500 per year	Up to \$500 per year
Hearing Aid (H)	\$3,600 allowance every year	\$3,600 allowance every year
Fitness	Renew Active Fitness Program	Renew Active Fitness Program
Foot Care	\$0; 8 visits/year	\$0; 8 visits/year
Meal Program	\$0; 28 meals over 14 days, unlimited times per year	\$0; 28 meals over 14 days, unlimited times per year
OTC/Food/Utilities	\$180/month OTC, healthy food, and utilities debit card	\$155/month OTC, healthy food, and utilities debit card
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Transportation	48 one-way trips to or from approved locations including medically related appointments and supplemental benefits	48 one-way trips to or from approved locations including medically related appointments and supplemental benefits
Other Benefits	Nurseline PERS	Nurseline PERS



2023 Product Benefits

Michigan Dual

\$0 Rx
CopaysDesigned for
Partial Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete [®] Select (HMO-POS D-SNP)
Plan ID	H2247-003-000  
Plan Highlights	New! Partial Dual plan for those who are not receiving full assistance from the state - provides lower cost structure than traditional MAPD, while offering similar benefits to the all Duals. POS for dental only. QMB+, SLMB+, FBDE, QMB, QDWI, QI, SLMB
Service Area	Michigan: Alcona, Allegan, Alpena, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Montmorency, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford
Premium	\$0
Medical Deductible	\$0
Max OOP	\$4,500
PCP/Specialist	\$0 / \$25; No Referral Required
Inpatient Hospital	\$325 Days 1-6
ASC/Outpatient	\$0 or \$225 / \$0 or \$275
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded.; Copays	\$0
Dental (D)	\$1,000 toward Dental (\$0 copay)
Eyewear (V)	Up to \$250 per year
Hearing Aid (H)	\$1,100 allowance every year
Fitness	Renew Active Fitness Program
OTC/Food/Utilities	\$55/month OTC, healthy food, and utilities debit card
Other Benefits	Nurseline Transportation: 24 one-way trips to or from approved locations including medically related appointments and supplemental benefits PERS Post-Discharge Meals: \$0; 28 meals over 14 days, unlimited times per year

