



2023 HAP Medicare Solutions Product Training

Why HAP



NON-PROFIT

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

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



INTEGRATED

As one of two health plans 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.



Dependable

Received a Medicare net promoter score of 57 compared to industry Medicare benchmark 36. Net promoter score is the likelihood that a member would recommend a company, product, or a service to a friend or colleague

MDAHU.org

What's Hot, What's Not



What's Hot!!

- Dental
 - Over 30% of those who switched during 2022 AEP, switched because of dental benefits
- Supplemental Benefits
 - 80% used their OTC benefit in 2021
 - 75% used their vision coverage in 2021
 - 66% used their dental buy-up coverage in 2021
- Flexibility
 - 61% of Medicare recipients in 2022 said they wanted flexibility in their Medicare verses a defined benefit
- Mental Health
 - With COVID, mental health has become a greater concern for seniors.
 - 20% of seniors currently experience some type of mental health condition. Seniors are seeing doctors more than ever for treatment .
 - Make sure to look at this cost share on every plan before recommending a plan. Average copay for mental health visits in 2022 was \$20 per visit.

What's Not!!

- Medigap Plans
 - 9% of Medigap clients moved to MA during 2022 AEP
 - Less than 1% of those with original Medicare switch to Medigap vs 6% for MA
- Telemarketing
 - 83% say they don't trust the advertisements
 - 39% said they called an ad for supplemental benefits only
 - 20% of those switched during 2021 OEP said they were not aware of changing plans

*DEFT RESEARCH, 2022 Medicare Shopping and Switching Study

What's New for HAP Medicare 2023!!

What's New for HAP Medicare 2023!!



Medicare 2023 Changes

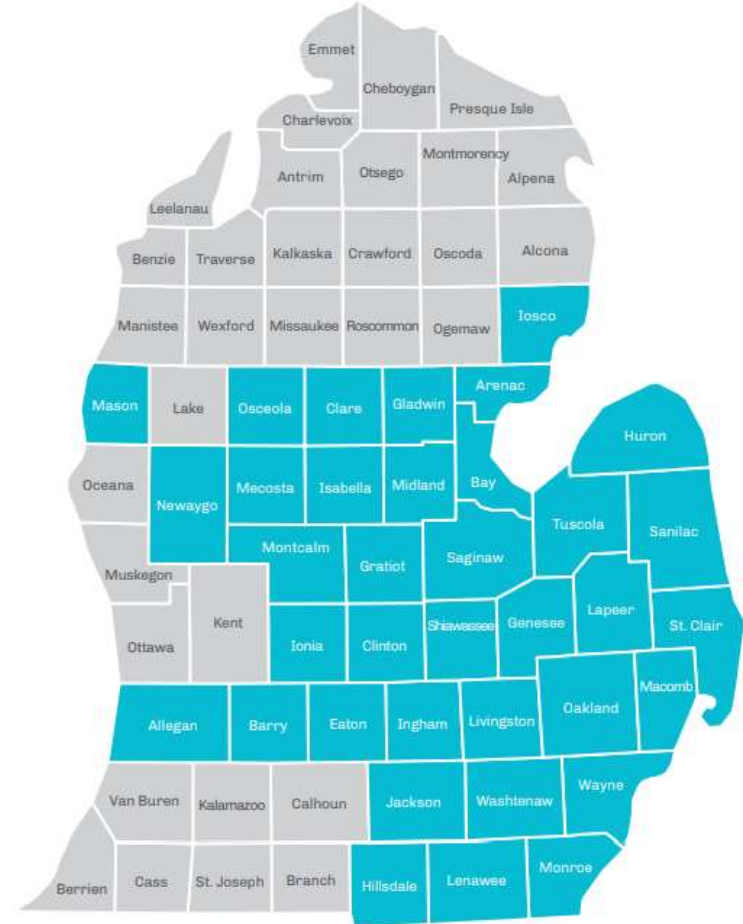
- Spectrum Health added to Medicare HMO and PPO contract
- Expansion of HAP Senior Plus HMO products into West Michigan
- New HAP PPO plan in 2023 with a \$1,200 flex card
- New HMO plan partnering with MSU HC with a \$500 flex card
- New Counties for 2023: Allegan, Barry, Mason, Mecosta, Newaygo, Osceola
- Dental changes
 - Embedded dental through Delta Dental increased to \$3,000 for most plans
 - Embedded dental now includes dental extractions
- OTC is earned quarterly and will rollover, for those that want to save for larger items
- No limit worldwide emergency coverage on most plans
- Tier 6 vaccines and select care drugs covered through Part D Initial and Gap phase at \$0.
- Medigap comp increased in years 1-3 to \$450 on plans D, G, and N
- Mental health reduced to \$0 on most plans

Medicare Advantage Service Area

HAP Medicare Advantage Service Area

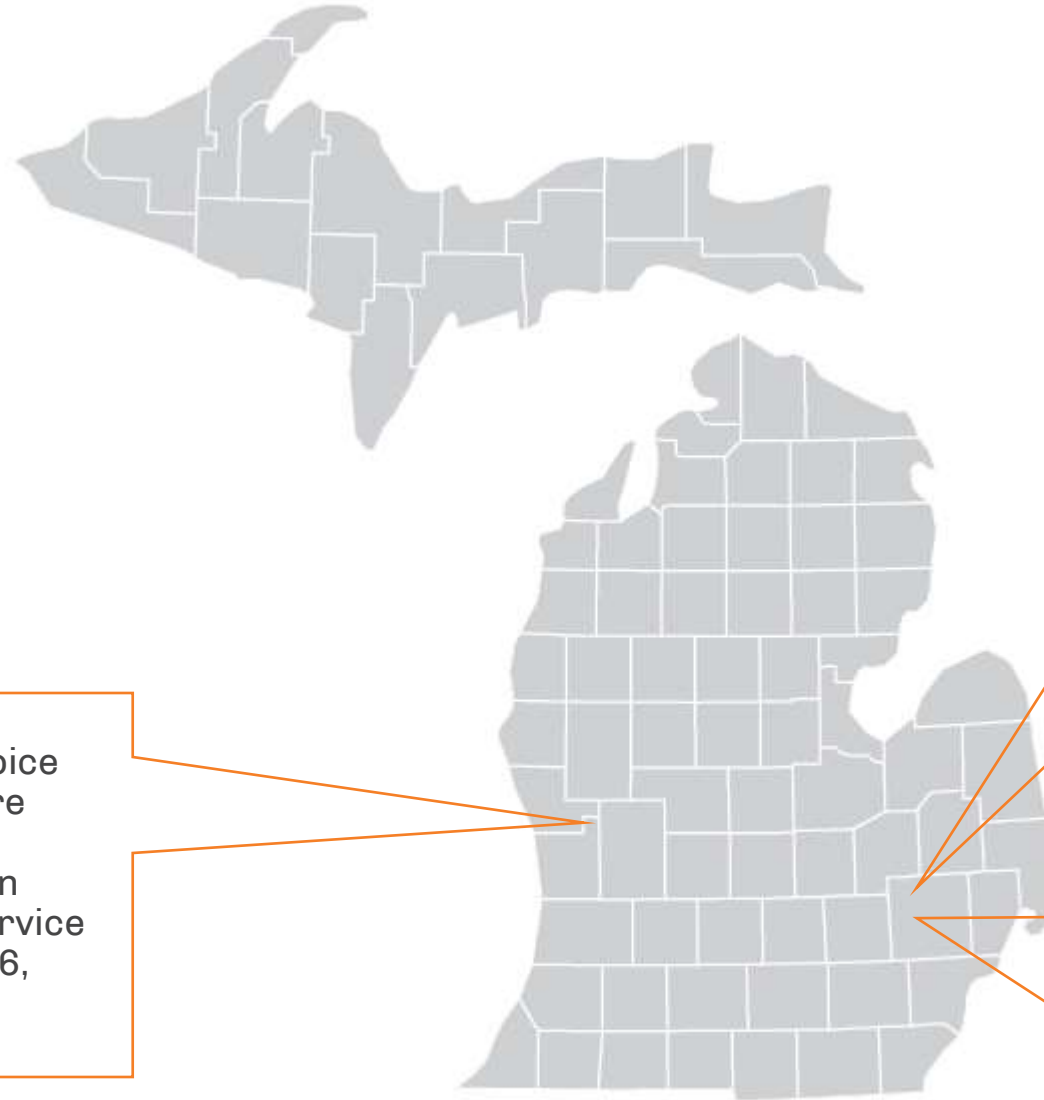


HAP Senior Plus HMO Service Area
015, 019, 028



HAP Senior Plus PPO Service Area
011, 012, 008, 004, 014

HAP Medicare Advantage Service Area



HAP Choice Medicare West Michigan HMO Service Area 026, 027

HAP Medicare Complete Duals (HMO D-SNP) Service Area 025

HAP Primary Choice Medicare HMO Service Area 024

HAP HMO Plans

HAP Senior Plus HMO 015



Available in 46 counties including West Michigan for 2023 with Spectrum & Mercy in-network



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



Embedded vision, hearing, fitness and OTC benefit



NEW for 2023: Embedded \$3,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 Pharmacy: T1 for preferred retail and mail, and T2 90-day mail-order when using Pharmacy Advantage

New for 2023: T6- \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole



\$0 Mental health visits. No referrals are required.



Condition specific benefits: 28 meals over 14 days



New for 2023: No limit worldwide emergency coverage

	2023 HAP Senior Plus HMO 015
Premium	\$0
Medical Deductible INN/OON	\$0/N/A
MOOP	\$4,500
Inpatient Hospital	\$310/1-6
Outpatient Hospital/ASC	\$250/\$155
PCP/Specialist	\$0/\$40
PT / OT / ST	\$20
ER/UC	\$90/\$55
Labs	\$0
OTC Benefit	\$75/qt./ rollover
Part D Deductible	\$0
Preferred RX Copay T1-T6	\$0/\$10/\$42/48% /33%/\$0

NEW HAP MSUHC MEDICARE HMO 028



Available in 46 counties including West Michigan for 2023 with Spectrum & Mercy in-network



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



Embedded vision, hearing, fitness and OTC benefit



Embedded \$3,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 Pharmacy: T1 for preferred retail and mail, and T2 90-day mail-order when using Pharmacy Advantage
T6- \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole



\$0 Mental health visits. No referrals are required.



\$500 flex card for dental, vision, hearing, OTC, transportation, PERS or companion care (\$200/yr for Dental, vision, hearing)(\$300/yr for OTC, transportation, PERS, Companion Care)



No limit worldwide emergency coverage

	2023 HAP MSUHC MEDICARE (HMO) Plan 028
Premium	\$0
Medical Deductible INN/OON	\$0/N/A
MOOP	\$5,000
Inpatient Hospital	\$310/1-6
Outpatient Hospital/ASC	\$270/\$185
PCP/Specialist	\$0/\$30
PT / OT / ST	\$30
ER/UC	\$90/\$55
Labs	\$0
OTC Benefit	Included in flex card
Part D Deductible	\$0
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0

HAP Senior Plus Medical Only HMO 019



Available in 46 counties including West Michigan for 2023 with Spectrum & Mercy in-network



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



Embedded vision, hearing, fitness, transportation and OTC benefit



NEW for 2023: Embedded \$3,000 max benefit for **comprehensive dental** plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, 8-hours per month companion care, personal emergency response system (PERS)



Includes a monthly \$50 Part B Premium Rebate



\$0 Mental health visits. No referrals are required.



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



New for 2023: No limit worldwide emergency coverage

	2023 HAP Senior Plus Medical Only HMO 019
Premium	\$0 w/ \$50 Part B Rebate
Medical Deductible	
INN/OON	\$0/N/A
MOOP	\$4,500
Inpatient Hospital	\$220/1-7
Outpatient Hospital/ASC	\$210/\$120
PCP/Specialist	\$0/\$25
ER/UC	\$90/\$55
Labs	\$0
PT/OT/ST	\$10
OTC Benefit	\$65/qt./ rollover
Part D Deductible	N/A
Preferred RX Copay	N/A

HAP PPO Plans

HAP Senior Plus Option 1 PPO 011



Available in 36 counties



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



Embedded vision, hearing, fitness and OTC benefit



NEW for 2023: Embedded \$3,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 Pharmacy: T1 for preferred retail and mail, and T2 90-day mail-order when using Pharmacy Advantage

New for 2023: T6- \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole



\$0 Mental health visits. No referrals are required.



Condition specific benefits: 28 meals over 14 days




New for 2023: No limit worldwide emergency coverage

*OON only applies if seeking care in Michigan out of network, non-emergency

	2023 HAP Senior Plus Option 1 PPO 011
Premium	\$0
Medical Deductible INN/OON*	\$0/\$0
MOOP	\$6,000/\$7,500
Inpatient Hospital	\$310/1-6 40% OON*
Outpatient Hospital/ASC	\$245 /\$175 40% OON*
PCP/Specialist	\$0/\$45 40% OON*
ER/UC	\$90/\$55
Labs	\$0
PT / OT / ST	\$25
OTC Benefit	\$50/qt./ rollover
Part D Deductible	\$0
Preferred RX Copay	\$0/\$12/\$42/48% /33%/\$0


NEW HAP Medicare Flex PPO 014





 Available in 36 counties


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


 Embedded fitness

 Embedded preventative dental including 2 exams, 2 cleanings, a full mouth x-ray once per 5 years

 \$0 Pharmacy: T1 for preferred retail and mail, and T2 90-day mail-order when using Pharmacy Advantage
T6- \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole

 \$0 Mental health visits. No referrals are required

 \$1,200 flex card for dental, vision, hearing, OTC, transportation, PERS or companion care (\$300 per 6-month period for Dental, vision, hearing)(\$300 per 6-months period for OTC, transportation, PERS, Companion Care)

 Worldwide emergency coverage limited to \$50,000

	2023 HAP Medicare Flex PPO 014
Premium	\$0
Medical Deductible INN/OON	\$0/\$0
MOOP	\$8,300/ 12,450
Inpatient Hospital	\$310/1-6 40% OON*
Outpatient Hospital/ASC	20%/20% 40% OON*
PCP/Specialist	\$0/\$40 40% OON*
ER/UC	\$95/\$60
Labs	\$0
PT / OT / ST	\$40
OTC Benefit	Included in flex card
Part D Deductible	\$500 (T1, T2, T6 does not apply)
Preferred RX Copay	\$0/\$15/\$42/48%/25%/\$0

*OON only applies if seeking care in Michigan out of network, non-emergency

HAP Choice Medicare HMO - West Michigan

HAP Choice Medicare West MI HMO Option 1 026



Available in Kent, Ottawa, Oceana, and Muskegon counties

***Affinia/Mercy network only**



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



Embedded vision, hearing, fitness, OTC benefit, and transportation



NEW for 2023: Embedded \$3,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 Pharmacy: T1 for preferred retail and mail, and T2 90-day mail-order when using Pharmacy Advantage

New for 2023: T6- \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole



\$0 Mental health visits. No referrals are required.



Condition specific benefits: 28 meals over 14 days, 8-hours per month companion care, personal emergency response system (PERS)



New for 2023: No limit worldwide emergency coverage

	2023 HAP Choice Medicare West MI HMO Option 1 026
Premium	\$0
Medical Deductible	
INN/OON	\$0/N/A
MOOP	\$5,000
Inpatient Hospital	\$245/1-7
Outpatient Hospital/ASC	\$190 /\$130
PCP/Specialist	\$0/\$30
ER/UC	\$90/\$55
Labs	\$0
PT/OT/ST	\$5
Therapeutic Radiology	\$25
OTC Benefit	\$75/qt./ rollover
Part D Deductible	\$0
Preferred RX Copay	\$0/\$10/\$42/48% /33%/\$0

Medicare Advantage Pharmacy Benefits

HAP Medicare Advantage Pharmacy Benefits



Part D Senior Savings Model

HAP participates in the voluntary CMS model that allows us to lower member's out-of-pocket cost for insulin to a maximum \$25 copay per 30-day supply in the **Part D initial and gap phase. Excluding plan 014**

New for 2023: When using HAP's preferred mail order pharmacy, Pharmacy Advantage, receive 90-day supply for \$0.

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

Does not include DSNP or insulins when administered via an insulin pump (payable under the Part B benefit), other than the Omnipod Dash insulin pump.



Tier 6 \$0 RX Copay

All Part D vaccines on the HAP formulary will be covered under Tier 6 called "Select Care Drugs" at a \$0 copay for the **Part D initial and gap phase.**

(Shingles, Hepatitis A, Measles, Mumps, Rubella, and Meningitis)

New for 2023: Common generic drugs for blood pressure, cholesterol, and diabetes through the Part D initial and gap phase.

All Plans including DSNP

HAP Medicare Advantage Pharmacy Benefits



Important Pharmacy Enhancements

Common Generic Drugs Moved to Tier 6

Drugs covered at a \$0 copay through standard and preferred pharmacies through Part D initial and gap phase

High Blood Pressure examples: Amlodipine, Benazepril, Cartia, Diltiazem, Enalapril, Felodipine, Hydralazine, Lisinopril, Losartan, Moexipril, Olmesartan, Perindopril, Quinapril, Ramipril, Telmisartan, Valsartan, Verapamil

High Cholesterol examples: Atorvastatin, Lovastatin, Pravastatin, Rosuvastatin, Simvastatin

Diabetes examples: Metformin & Repaglinide

Major Formulary Tier Reductions

Antidiabetic Drugs: Reduced from Tier 3 to Tier 2 allowing member to get Rx during Part D initial phase for \$0 when purchasing 90-day supply through Pharmacy Advantage. (Farxiga, Xigduo XR, Trulicity, Jardiance, Synjardy, Victoza, Ozempic, Rybelsus)

Migraine Drug: Sumatriptan nasal spray reduced from Tier 4 to tier 2

Antiarrhythmic Drugs: Dofetilide reduced from Tier 4 to Tier 2

Other important reductions from Tier 2 to 1: Bumetanide, Pramipexole ER, Tamsulosin, Clopidogrel, Alendronate, and Sertraline

Medicare Advantage Supplemental Benefits

HAP 2023 Embedded Delta Dental®



	2022 Embedded Delta Dental®	2023 Embedded Delta Dental®
Oral exam	2 per year	2 per year
Dental prophylaxis	2 per year	2 per year
Bitewing/intraoral x-rays	1 per year	1 per year
Periodontal maintenance	2 per year in replacement of dental proph	2 per year in replacement of dental proph
Brush biopsy	1 per year	100%
Fluoride treatment	2 per year	2 per year
Panoramic/ diagnostic x-ray	1 per 5 years	1 per 5 years
Amalgam/composite filling	50% coinsurance	50% coinsurance
Root canals	50% coinsurance	50% coinsurance
Crown repair	50% coinsurance	50% coinsurance
Bridge relines & repairs	Covered 100%	Covered 100%
★ Extractions	NA	50% coinsurance
★ Max benefit coverage	\$1,000	\$3,000*

***Max benefit amount applies to preventative and comprehensive for 2023. Benefit not included on plan 014 or DSNP**

2023 MA Buy-Up Supplemental Delta Dental[®] Benefits



- No waiting periods
- Dentures, bridges and implants are covered on Delta 50, 70 & 100
- **New Delta 100 is limited to the Delta Dental[®] PPO network only**
- **Dental buy-up doesn't apply to DSNP or new HAP Flex PPO Plan 014**

	Delta 50	Delta 70	Delta 100
Premium	\$20.00	\$39.30	\$46.60
Delta Dental Network	PPO & Premier	PPO & Premier	Limited to PPO
Deductible	\$0	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$1,000	Plan pays up to \$1,500	Plan pays up to \$2,500
Diagnostic and preventive services Including bitewing & brush biopsy	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Emergency pain treatment	100%	100%	100%
Fillings & Crown Repair	50%	50%	50%
Crowns & onlays	50%	50%	50%
Endodontics (root canals)	50%	50%	50%
Periodontic maintenance	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Periodontics	50%	70%	100%
Relines & repairs to bridges	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Relines & repairs to dentures	50%	70%	100%
Oral surgery & extractions	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Bridges / Dentures / Implants	50%	50%	50%
Anesthesia	50%	70%	100%
Occlusal guards & adjustments	50%	70%	100%

Coordinating Embedded Dental with Delta 50 Buy-up Option



	Embedded	Delta 50
Premium	\$0	\$20.00
Amalgams	50%	50%
Resin Based Composites	50%	50%
Crown Repairs	50%	50%
Endodontics (Root Canals)	50%	50%
Dentures	0%	50%
Denture Relines/Repairs	0%	50%
Implant Services	0%	50%
Bridges	0%	50%
Bridge Repairs	100%	0%
Simple Extractions	50%	0%
Surgical Extractions/Oral Surgery	50%	0%
Brush Biopsy	100%	0%
Occlusal Guards/Occlusal Adjustments	0%	50%
<i>(per person total per calendar year on all services)</i>	\$3,000	\$1,000

HAP's Delta dental embedded and buy-up dental plans coordinate for fillings, root canals and crown repairs.

Examples

- 1) No benefits used, \$2,500 root canal in-network, \$1,250 paid by embedded plan, \$1,000 paid by Delta 50, \$250 paid by member
- 2) \$1,000 of embedded used for preventative, \$250 used of Delta 50 for Denture repair, member gets \$500 done in fillings. \$250 paid by embedded, \$250 paid by Delta 50, \$0 paid by member
- 3) \$1000 of Delta 50 used for Implant costing \$2,000. Member gets root canal done costing \$600, \$300 paid by embedded plan, \$0 by Delta 50, \$300 by member
- 4) \$2,000 of Crowns, \$0 embedded, \$1,000 Delta 50, \$1,000 by member

2023 MA Buy-Up Supplemental Delta Dental[®] Benefits Flex Plan Plan 014 Only



- No waiting periods
- Dentures, bridges and implants are covered on Delta 50, 70 & 100
- **New Delta 100 is limited to the Delta Dental[®] PPO network only**

	Delta 50	Delta 70	Delta 100
Premium	\$25.40	\$44.70	\$52.00
Delta Dental Network	PPO & Premier	PPO & Premier	Limited to PPO
Deductible	\$0	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$1,000	Plan pays up to \$1,500	Plan pays up to \$2,500
Diagnostic and preventive services Including bitewing & brush biopsy	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Emergency pain treatment	100%	100%	100%
Fillings & Crown Repair	50%	50%	50%
Crowns and onlays	50%	50%	50%
Endodontics (root canals)	50%	50%	50%
Periodontic maintenance	Not covered	Not covered	Not covered
Periodontics	50%	70%	100%
Relines and repairs to bridges	Not covered	Not covered	Not covered
Relines and repairs to dentures	50%	70%	100%
Oral surgery & extractions	Not covered	Not covered	Not covered
Bridges / Dentures / Implants	50%	50%	50%
Anesthesia	50%	70%	100%
Occlusal guards & adjustments	50%	70%	100%

Added value benefits with HAP Senior Plus plans



Vision

Powered by **EyeMed**[®]

\$0 routine eye exam

Insight Network

\$130 allowance per year

New for 2023: Providers contracted with EyeMed must include minimum 100 frames at \$130 or less

20% discount over \$130, 40% additional pair discount, 20% off any item not covered by plan

Online and retail locations
(*LensCrafters*[®], *glasses.com*, *contactsdirect.com*, *targetoptical.com*, *ray-ban.com*)



Hearing

Powered by **NationsHearing**[®]

Flat \$ copay for 2 hearing aids per calendar year

\$0 routine hearing exam

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

24/7/365 customer service call center

Excludes plan 014 & 028



OTC

Powered by **NationsOTC**[®]

\$45-\$100 per quarter allowance

New for 2023- OTC is earned quarterly and will rollover for those that want to save for larger items.

Doesn't rollover year to year

2-day shipping

Improved inventory

Member can order items as frequently as they like

Members can pay for items above their allowance if they so choose

24/7/365 customer service call center

HAP Medicare Advantage Supplemental Benefits



Assist America®

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



PeerFit Move

Hundreds of facilities to choose from including Life Time, LA Fitness, Orange Theory and Cycle Bar, YMCA, and select Planet Fitness

New for 2023: FitOn Streaming Fitness access

New for 2023: Out of network benefit for gyms not included, 6 months reimbursed. More details to come.

All plans except DSNP

Population Health Programs



Find Help

Improved Member Experience:

Members in need connected to community programs with dignity and ease; Streamlined enrollment through a single interface; condition support tailored based on individuals' needs

Improved Member Experience: Private, convenient and comprehensive for multitude of SDoH needs. Access to trusted community partners vetted by Aunt Bertha

Program Summary:

HAP electronically refers members directly to community partners via an established community resource database

Community resources maintained and managed within a national electronic referral network created by Aunt Bertha. Includes searches, closed loop referrals, and outcomes reporting at population level



C.A.R.E Programs

This program engages and supports family caregivers by providing at no charge educational programs, support groups, community resources and others.

HAP and HFHS interacts with caregivers of all ages and backgrounds to help make them feel supported by actively listening to each of their stories and situations.

We provide one-on-one guidance to assist the caregiver self-identify resources in their community. We offer virtual support groups, art therapy/creative mindfulness sessions, and self-care classes for the caregiver on a variety of topics, days and times. We offer the option to join all classes by phone, iPad, tablet, computer, or desktop



Healthy Living Rewards Program

Staying healthy is more important than ever. Here at HAP, we encourage members to stay on top of their wellness screenings and tests. To further incentivize healthy behavior, and to reward Medicare Advantage members for taking important steps, we offer the HAP Healthy Living Rewards Program. You'll earn rewards for tests and services you're probably already planning on getting.

Test include Mammograms, colonoscopies, & retinal eye exams for diabetics. Incentive is between \$20-\$50

HAP DSNP Plan

HAP Medicare Complete Duals (HMO D-SNP) 025



Available in Macomb, Oakland, Wayne and Genesee County.
Uses same network as HAP Full HMO 015



Must be a Full-Dual (QMB+, SLMB+, FBDE) and have a low-income subsidy (LIS) to qualify



\$525 flex card for food and home safety modification through **NationsOTC**[®]



12 one-way trip transportation rides



Includes \$2,000 benefit max through Delta Dental[®]. 2 exams, 2 cleanings, and 2 fluoride treatments. Crowns, onlays, and dentures are covered at 70%. Root canals, bridges covered at 100%. Implants are not covered



Includes \$200 vision allowance per year through EyeMed[®]. Plus, a \$0 routine eye exam.



Includes \$1,000 hearing aid allowance per year through **NationsBenefits**[®]



No referrals are required.



Condition specific benefits: 28 meals over 14 days through Mom's Meals, 8 hours per month companion care, and personal emergency response system (PERS)

	2022 HAP Empowered Duals	2023 HAP Medicare Complete Duals (HMO D-SNP) 025*
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
OTC Benefit	\$75/qt.	\$65/qt./ rollover
Part D Deductible	\$0	\$0
Preferred RX Copay	\$3.60 Generic \$8.95 Brand	\$0

*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, this includes 100% LIS. Please refer to the Summary of Benefits for amounts.

Medicare Advantage Commission Schedule

Compensation Structure (Jan. 1 – Dec. 31, 2023)

New to Medicare Advantage/DSNP
\$601

Medicare Advantage/DSNP Renewal
\$301

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”

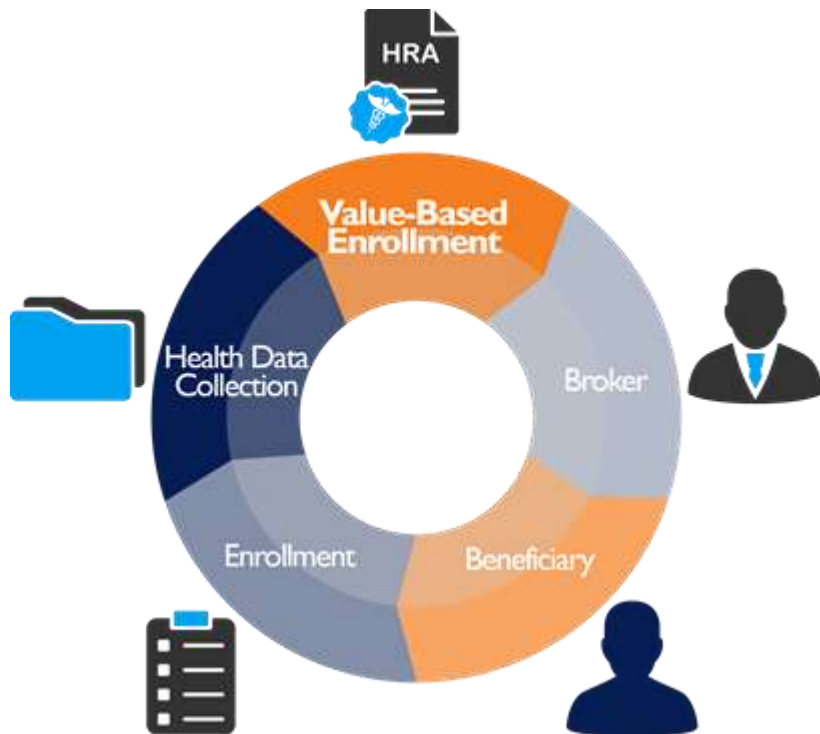
\$100 Certification reimbursement- Must write 10 new to HAP MA for 1/1/23

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 one of three options to complete the VBE. **New for 2023-** Agent completed VBE, or the option of call now or call later from HAP call center to complete VBE.



Agents will receive a **\$75** 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, G 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 or G 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

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

Bundled buy-up dental option through Delta Dental® along with \$175 vision allowance through EyeMed® to their Medigap policy. Three options to choose from, vision is standard at \$175 allowance on each plan.

Assist America®- Covering worldwide emergency service

2023 Medigap Buy-Up Supplemental Delta Dental[®] Benefits



- No waiting periods
- Dentures, bridges and implants are covered on Delta 50, 70 & 100
- Medigap members have up to 30-days after their plan effective date to add a buy-up dental option
- New Delta 100 is limited to the Delta Dental PPO network.
- **Rates below include the \$175 vision allowance through EyeMed[®] that is included in this bundle.**

	Delta 50	Delta 70	Delta 100
Premium	\$32.70	\$57.90	\$56.40
Delta Dental Network	PPO & Premier	PPO & Premier	Limited to PPO
Deductible	\$0	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$800	Plan pays up to \$1,500	Plan pays up to \$2,500
Exam and Cleanings	2 times per year	2 times per year	2 times per year
Diagnostic and preventive services Including bitewing & brush biopsy	100%	100%	100%
Emergency pain treatment	100%	100%	100%
Fillings	50%	70%	50%
Crowns and onlays	50%	50%	50%
Crown repairs	50%	70%	50%
Endodontics (root canals)	50%	70%	50%
Periodontics procedures and maintenance	50%	70%	100%
Relines and repairs to bridges and dentures	50%	70%	100%
Oral surgery including extractions	50%	70%	100%
Bridges	50%	50%	50%
Dentures	50%	50%	50%
Implants	50%	50%	50%

HAP Medigap Plans



HAP Medigap Service Area

2023 Medigap Rates Preferred Non-Smoker

Age	Plan G		Plan N	
	Male	Female	Male	Female
65	\$135.00	\$125.00	\$117.00	\$108.00
70	\$163.00	\$150.00	\$140.00	\$130.00
75	\$195.00	\$182.00	\$169.00	\$157.00



Compensation Structure (Jan. 1 – Dec. 31, 2023)

Medigap Plans D, G and N
Years 1-3 \$450/Year
Years 4-10 \$150/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

Additional Resources and Important Information

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
 - Agent completed VBE
 - 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 if you don't already have access.





- Agents 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 10/1/2022
- 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 10/1/2022
- Issues with the supply portal, email happortalteam@amsive.com

Compliance Updates

Call Recording Requirements:

CMS in the Medicare Final Rule redefined who is a Third Part Marketing Organization (TPMO), to include independent agents and brokers. Any entity compensated to perform lead generation, marketing, sales, and enrollment related functions and involved in the steps taken by a beneficiary from becoming aware of an MA plan or plans to making an enrollment decision.

ONE VERY IMPORTANT CHANGE states that TPMO which now includes field agents must record all calls with beneficiaries in their entirety, including the enrollment process.

Disclaimer:

The disclaimer “I/We do not offer every plan available in your area. Please contact [medicare.gov](https://www.medicare.gov) or 1-800-MEDICARE to get information on all your options” must be conveyed as follows:

1. Verbally conveyed within the first minute of a sales phone call.
2. Electronically conveyed when communicating with a beneficiary through email, online chat, or other electronic means of communication.
3. Prominently displayed on third party marketing organization websites
4. Included in any third-party marketing organization marketing materials, including print materials and television advertisements.

Below are common reasons why agents/brokers are found to be non-compliant when delivering a sales presentation. Make sure they don't trip you up!

- Failing to secure a Scope of Appointment (SoA) form – You MUST have a signed SoA form before you can meet with a beneficiary. (face-to-face, one-on-one meetings) (Scope of Appointment forms are not required for a public seminar.)
- Using superlatives like “best” and “highest rated” – Unless you have specific, documented proof of your statements, you MUST qualify superlatives by saying things like, “among the best” or “one of highest rated.”
- Failing to state the product you will be presenting – You MUST refer specifically to the type of product(s) (e.g. HMO, PPO) you will be discussing (sales meetings).
- Failing to explain the Part D late enrollment penalty and Low Income Subsidy (LIS) for Part D coverage.

Medicare Communication and Marketing Guide

<https://www.cms.gov/files/document/medicare-communications-and-marketing-guidelines-3-16-2022.pdf>

It is important to know your organizations Medicare compliance officer's contact information incase you need to make a report.

HAP Chief Compliance Officer
Nike Otuley

HAP Director of Compliance
Johnathan Randle
Jrandle4@hap.org

Reporting FWA-

HAP is required to have policies and procedures in place to address non-compliance and fraud, waste, and abuse, including having mechanisms in place to report suspected or actual incidents. Following are the ways in which suspected or actual non-compliance and FWA can be reported:

- By notifying Health Alliance Plan of Michigan (Sangria Barber, sbarber@hap.org)
- Directly to your agency's Compliance Officer, ComplianceOffice@HAP.ORG
- Through the HAP Compliance hotline at 1-877-746-2501*

*Reports made through the compliance hotline are confidential and can be made anonymously . *



Lead Medicare Consultant

Jason Gloetzner

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

Lead Medicare Consultant

Kyle Ingraham

- Email: kingrah1@hap.org
- Cell: 248-826-6097

Director of Sales

Dustin VanDuine

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

General Questions and Medicaid status check

- Email: HAPMedicareAgent@HAP.ORG
- Office: 888-269-7003
- Fax: 313-664-5431

Contracting

*****Please make sure you are contracted prior to submitting business, you will not be paid if not contracted*****

Jamie Whitten

- Email: jwhitten@hap.org
- Office: 810-496-8429

Commissions

Punita Sharma

- Email: psharma6@HAP.ORG
- Office: 248-776-3501