



# Michigan Marketplace

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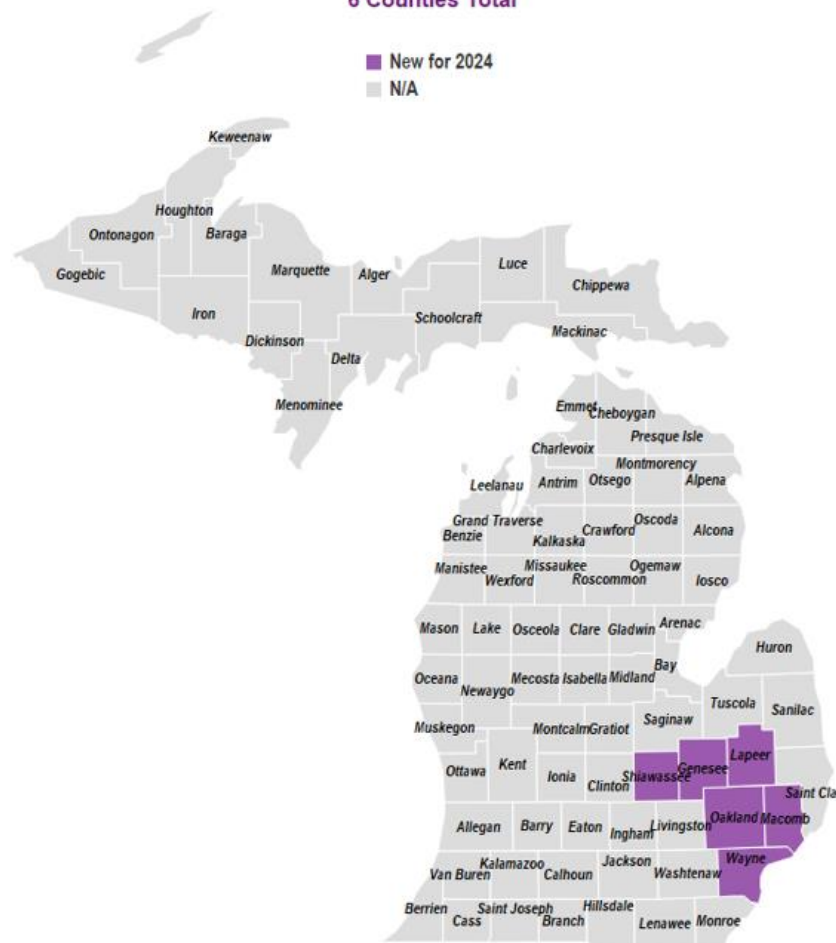
JUNE 2024

# Michigan Service Area

## CareSource Michigan ACA Counties

6 Counties Total

- New for 2024
- N/A



Market Intelligence Group: Internal Use Only



# Broker Commission Schedule

Marketplace plan year 2025

Broker Compensation Schedule			
Marketplace	New Member Monthly Commission (Per Member Per Month)	Monthly Renewal Commission (Per Member Per Month)	Plans with Enhanced Benefit(s)
Michigan*	5% of premium	5% of premium	+ \$1 PMPM
*Michigan has a \$100 new business bonus for the first year.			

FOR BROKER USE ONLY



# Key Health Systems & Providers

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- Key Health Systems & Partners
  - Top 5 Providers Per US News and World Report
  - Corewell Health, Michigan Medicine (University of Michigan), Ascension, Henry Ford, Trinity
  - All systems in network
  - The strongest relationships are with Henry Ford and Ascension
  - Henry Ford is the HAP parent organization. More competitive rates with Ascension than the other systems. Both systems have value-based contracts.
- Key provider specialists for Diabetic conditions.
  - Health systems
  - Endocrinologist
  - Primary Care Physician
  - Certified Diabetes Educator
  - Podiatrist
  - Cardiologist



# Plan Highlights

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- No referrals required to see a specialist
- Members enjoy a broad statewide network centered around the Henry Ford Health System.
- In addition to a broad range of standard bronze, silver and gold plans, HAP CareSource offers plans tailored to those with diabetes and heart related conditions.
- Brokers will receive very competitive bonus and commission rates as well as live phone support 8:00am-5:00pm, Eastern, M-F



# Diabetic Plan Highlights

## Pharmacy - \$0

Select Anti-Diabetic RX | Retail | Mail

- Rapid acting insulin - Insulin lispro, insulin aspart
- Basal insulin - Basaglar, Tresiba, Rezvoglar
- SGLT2 - Jardiance, Steglatro, Farxiga
- DPP-IV - Alogliptin
- Misc. - Metformin, glyburide, glipizide, pioglitazone, glimepiride

Select Diabetes Self-Management Supplies | Retail | Mail

- CGM - Dexcom, Freestyle Libre
- Glucose meter and strips - OneTouch Verio
- Misc. supplies - Pen needles, insulin syringes, alcohol swabs, ketone strips, lancets

## Specialized Medical Services - \$0

- A1C tests | No hard limit
- Retinopathy screening | No hard limit
- Diabetic kidney disease screening | No hard limit
- Diabetic foot care\* **NEW**
- Diabetes self-management training **NEW**
- Nutritional counseling\* **NEW**



# Heart Plan Highlights

Marketed Plan Name: Healthy Heart Silver & Gold



## Primary Care and Cardiologist

### Copay

(Primary Care – Often seen by for regular check-ups and to manage their condition.)

Cardiologist - specializes in diagnosing, treating, and preventing diseases of the heart and blood vessels ).



## Emergency Room

### Copay after deductible to Coinsurance

(Plays a critical role in the stabilization and diagnostic evaluation of a member presenting with an emergent heart condition).



## Screenings

No Charge



## Cardiac Rehabilitation

### Copay

(Regular physical activity is an important part of cardiovascular health. Cardiac rehab focuses on improving cardiovascular health through exercise, support and education).



## X-rays/Advanced Imaging

### Copay after Deductible

(Tests to view or diagnose heart disease or other associated heart conditions).



## Medical DME

### Deductible & Coinsurance

(examples include - oxygen, scale, heart monitor, fitted compression socks and INR device )

No Charge | WIP



## Tests

- Lipid Panel | No hard limit
- Metabolic Panel | No hard limit
- Prothrombin | No hard limit
- EKG | No hard limit



## Pharmacy

Select Antiarrhythmics | Retail | Mail

- Amiodarone
- Digoxin
- Sotalol
- Sotalol AF



## DME

Select Medical Supplies

- Gradient compression socks
- Blood pressure monitor



**HAP CareSource**™