

2024 HAP Medicare Solutions product training

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What's in this deck?

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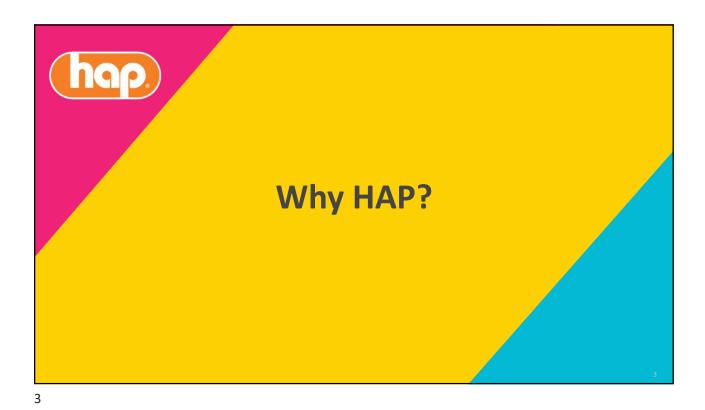
Discussion

- Why HAP?
- What's new for 2024
- 2024 Medicare Advantage plans
- 2024 Medicare Advantage supplemental benefits
- 2024 Medigap plans
- Additional resources and important information

Next Steps

• 2024 production certification exam

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hap Why HAP? **NON-PROFIT INTEGRATED LOCAL DEPENDABLE** HAP is a subsidiary of Henry As a health plan partnered Since the day we opened our Received a Medicare net Ford Health, one of the with a health system, we're doors, HAP has done promoter score of 57 nation's leading health care constantly finding ways to business here. As lifelong compared to industry systems. streamline care and cut Michiganders, we work, live Medicare benchmark 36. and play where our members, providers and Net promoter score is the Ninety percent of our premium revenue is spent When you recommend HAP, agents do. So... we get it. likelihood that a member on funding health care you recommend a health would recommend a services for our members. plan that advocates for every We understand what company, product, or a service to a friend or patient. We work closely with matters most, and we're able to take immediate colleague. our doctors and hospitals action. Just like you, we're building better products to promote better health. investing in our region every



What's new for 2024

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What's new for 2024

(hap)

Simplified plan portfolio

• From 15 plans to 8 plans

New plan names

- HAP Senior Plus HMO 015 is now the HAP Medicare Connect (HMO)
- HAP Senior Plus 019 MA Only is now the HAP Medicare MedicalAccess (HMO)
- HAP Senior Plus PPO 011 is now the HAP Medicare Explore (PPO)

New fitness network

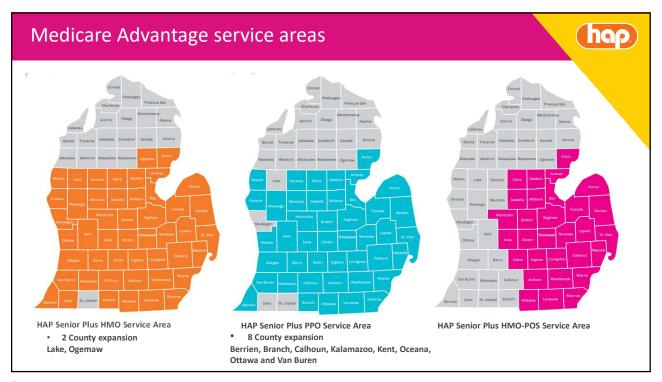
• SilverSneakers is 2024 fitness network



hap Product Portfolio Refresh **Cross-Walked 2024 PBPs Plan Name 2023 PBPs** HAP Medicare Connect (HMO)` 024, 027, 026 015 018 HAP Senior Plus Henry Ford Tiered Access (HMO) HAP will reduce number 019 **HAP Medicare Medical Access (HMO)** нмо of available PBPs in 022 021 HAP Senior Plus (HMO-POS) 2024 from 15 to 8 • Reduces decision 025 HAP Medicare Complete Duals (HMO D-SNP) fatigue 028 ** HAP MSUHC Medicare (HMO) 004 008 HAP Senior Plus (PPO) PPO KAP Medicare Explore (PPO) 012, 014 011 Indicates "Growth Plan"

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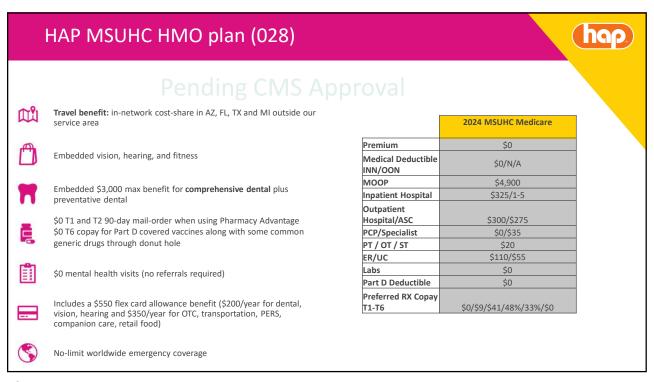




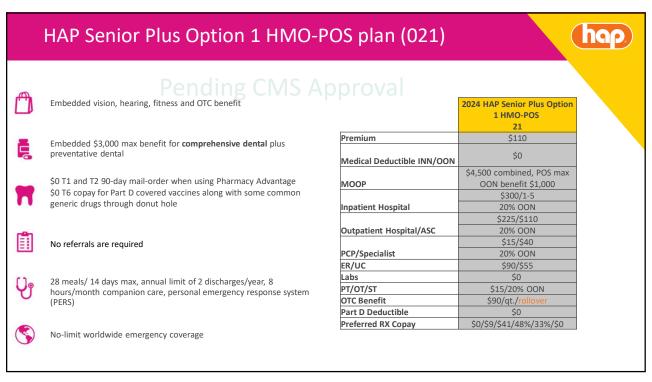
HAP Medicare Connect HMO plan (015) 2024 HAP Medicare Connect Travel benefit: in-network cost-share in AZ, FL, TX and MI outside our Premium \$0 service area Medical Deductible \$0/N/A Embedded vision, hearing, fitness, and OTC benefit (including healthy INN/OON food through Nations OTC) МООР \$4,500 Inpatient \$325/1-5 Hospital Embedded \$3,000 max benefit for comprehensive dental plus preventative dental Outpatient \$0 T1 and T2 90-day mail-order when using Pharmacy Advantage Hospital/ASC \$290/\$200 T6: \$0 copay for Part D covered vaccines along with some common generic drugs through donut hole PCP/Specialist PT / OT / ST \$0/\$45 \$15 ER/UC \$110/\$55 \$0 mental health visits (no referrals required) Labs \$0 OTC Benefit \$100/qt./rd One routine chiropractor visit & one set of x-rays Part D Deductible \$0 (In addition to the Covered Medicare Adjustment) Preferred RX Copay T1-T6 \$0/\$9/\$41/48%/33%/\$0 No-limit worldwide emergency coverage

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	HAP Medicare MedicalAccess HM	hor	
	Pending CMS Ap	proval	2024 HAP Medical Access
ŒŮ	Travel benefit: in-network cost-share in AZ, FL, TX and MI outside our service area	Premium	\$0 w/ \$50 Part B Rebate
	Embedded vision, hearing, fitness, transportation and OTC benefit (OTC to include healthy food through Nations OTC)	Medical Deductible INN/OON MOOP	\$0/N/A \$4,500
	Embedded \$3,000 max benefit for comprehensive dental plus	Inpatient Hospital	\$325/ 1-5
П	preventative dental 28 meals/14 days max, annual limit of 2 discharges/year, 8	Outpatient Hospital/ASC	\$300/\$225
Y	hours/month companion care, personal emergency response system (PERS)	PCP/Specialist ER/UC	\$0/\$35 \$110/\$55
.0.	Includes a monthly \$50 Part B premium rebate	Labs PT/OT/ST	\$0 \$10
	\$0 mental health visits (no referrals required)	OTC Benefit Part D Deductible	\$65/qt./rollover N/A
_ •	Great for veterans: combine the VA benefits they have earned with the benefits of a Medicare Advantage plan	Preferred RX Copay	N/A
	No-limit worldwide emergency coverage		









HAP Medicare Explore PPO plan (011) 2024 HAP Medicare Explore Travel benefit: in-network cost-share in all 49 states outside of Michigan Premium Embedded vision, hearing, fitness and OTC benefit Medical Deductible \$0/\$0 INN/OON* MOOP \$5,200 combined Embedded \$3,000 max benefit for comprehensive dental plus preventative dental 40% OON* Inpatient Hospital \$325/\$275 \$0 T1 and T2 90-day mail-order when using Pharmacy Advantage Outpatient Hospital/ASC 40% OON* \$0 T6 copay for Part D covered vaccines along with some common \$0/\$45 generic drugs through donut hole PCP/Specialist 40% OON* ER/UC \$110/\$55 Labs \$0 \$0 mental health visits (no referrals required) PT / OT / ST \$20 OTC Benefit \$70/qt./rc 28 meals/14 days max, annual limit of 2 discharges/year Part D Deductible \$0 Preferred RX Copay \$0/\$11/\$41/48%/33%/\$0 No-limit worldwide emergency coverage *OON only applies if seeking care in Michigan out of network, non-emergency

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HAP Senior Plus PPO plan (008)				
.0.	Pending CMS Ap	proval	2024 HAP Senior Plus	
Ш	Travel benefit: in-network cost-share in all 49 states outside of Michigan		PPO Plan	
	ŭ	Premium	\$165	
P	Embedded vision, hearing, fitness, OTC benefit, and transportation	Medical Deductible INN/OON	\$0/\$0	
		МООР	\$4,000/\$4,000	
7	Embedded \$3,000 max benefit for comprehensive dental plus preventative dental	Inpatient Hospital	\$250/1-5 25% OON*	
	\$0 T1 and T2 90-day mail-order when using Pharmacy Advantage \$0 T6 copay for Part D covered vaccines along with some common generic drugs through donut hole	Outpatient Hospital/ASC	\$200/\$180 25% OON* \$0/\$25	
•	generic drugs chrough donat hole	PCP/Specialist	25% OON*	
• •		ER/UC	\$90/\$55	
P	28 meals/14 days max, annual limit of 2 discharges/year, 8	Labs	\$0	
,	hours/month companion care, personal emergency response system (PERS)	PT / OT / ST	\$15	
		OTC Benefit	\$100/qt./rollover	
\		Part D Deductible	\$0	
)	No-limit worldwide emergency coverage	Preferred RX Copay	\$0/\$11/\$41/48%/33%/\$0	
	(OON only applies if seeking care in Michigan out of network, non-emergency)			



HAP Medicare Complete Duals (HMO D-SNP) 025 Available in Macomb, Oakland, Wayne and Genesee County. (uses Pending CMS Approval same network as HAP Full HMO 015) Must be a Full-Dual (QMB+, SLMB+, FBDE) and have a low-2024 HAP Medicare Complete income subsidy (LIS) to qualify Duals (HMO D-SNP) 025* \$1,300 flex card that can be used for food and home safety \$0 modifications (new: flex card can also be used for dental, utilities or Premium pest control) \$0/N/A Medical Deductible INN/OON 12 one-way trip transportation rides \$8,850 Inpatient Hospital \$0 \$0 routine eye exam and \$150 vision allowance per year through Outpatient Hospital/ASC \$0/\$0 PCP/Specialist \$0/\$0 Includes \$1,000 hearing aid allowance per year through NationsBenefits® \$0/\$0 ER/UC Labs \$0 No referrals required OTC Benefit \$200/qt./r Part D Deductible 28 meals/14 days max, annual limit of 2 discharges/year, 8 hours per month companion care, and personal emergency response system (PERS) *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. New: SilverSneakers fitness benefit included



(hap Embedded Delta Dental® 2023 Embedded Delta Dental 2024 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 oral exam 2 per year in replacement of oral exam 1 per year 1 per year 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 50% coinsurance 50% coinsurance Max benefit coverage \$3,000* \$3,000* *Max benefit amount applies to preventative and comprehensive 1

MA buy-up Delta Dental® benefits

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	Delta 50	Delta 70	Delta 100	
Premium	\$19.10	\$29.50	\$51.90	
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 emboddeo 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 denta	Covered in embedded dental	Covered in embedded dental	
Bridges / Dentures / Implants	50%	50%	50%	
Anesthesia	50%	70%	100%	
Occlusal guards & adjustments	50%	70%	100%	

- 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

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Medicare Advantage Supplemental Benefits





Vision

- Powered by EyeMed®
- \$0 routine eye exam
- Insight Network
- \$150 allowance per year
- Providers contracted with EyeMed must include minimum 100 frames at \$150 or less
- 20% discount over \$150,40% additional pair discount, 20% off any item not covered by plan
- Online and retail locations (LensCrafters®,Glasses.com, contactsdirect.c om, 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



OTC

- Powered by NationsOTC*
- \$45-\$100 per quarter allowance
- OTC is earned quarterly and will rollover for those that want to save for bigger items (must be used by end of year)
- OTC: improved inventory including fresh food items
- 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

Medicare Advantage Supplemental Benefits





Amwell® Telehealth

- Embedded benefit
- · Plan benefit copay applies
- No limits



Travel Benefit

- Provides out-of-network flexibility
- HMO members can see any Medicare provider while traveling to Florida, Texas, Arizona and outside our service area in Michigan.
- PPO members can see any Medicare provider in all 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



SilverSneakers

- Hundreds of facilities to choose from including LifeTime, Planet Fitness
- Included on all plans

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Medicare Advantage Supplemental Benefits





Nutritional Counseling

- \$0 copay
- Unlimited individual medical nutritional counseling provided by a clinician for the prevention and treatment of a medical illness



Smoking Cessation Counseling

- \$0 copay
- We cover unlimited counseling quit attempts within a 12month period to the member



\$0 Copays

 Pulmonary rehab services, supervised exercise therapy, allergy testing, pacemaker testing, peripheral vascular disease ultrasound, home health services, opioid treatment services, preventative podiatry for diabetics



Inclusive Copays for ER and UC

Everything completed in urgent care facility or ER visit (including labs and consultation) will fall under one copay



Medicare Advantage commission schedule

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New to Medicare Advantage/DSNP \$611 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 for PDP to MA. Medicare Advantage renewal commissions are paid as earned. \$100 certification reimbursement: write 10 New to HAP MA for 1/1/24.



Medicare Supplemental Plans (Medigap)

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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 depied

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 SilverSneakers built into their plan at no additional cost. This WILL include LifeTime Fitness

Bundled buy-up dental option through Delta Dental* along with \$180 vision allowance through EyeMed* to their Medigap policy. Three options to choose from, and vision is standard at \$175 allowance on each plan.

Assist America*: Worldwide emergency travel assistance benefit.

Medigap buy-up Delta Dental® benefits

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	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	100	100	50%
Crowns and onlays	50%	50%	50%
Crown repairs	50%	70%	100%
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	50%	70%	100%
Bridges	50%	50%	50%
Dentures	50%	50%	50%
Implants	50%	50%	50%

- 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
- Listed rates include the \$175 vision allowance through EyeMed® included in this bundle

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Medigap service area hop

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

CMS Final Rule

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CMS Final Rule- Agent Notificaiton



- CMS Released their Final rule on 4/5/2023 which has multiple changes that effect Third Party Marketing Organizations (TMPO's) which includes independent agents/brokers. Below are the new rules that will go into effect 9/30/2023
- PROHIBIT THE USE OF THE MEDICARE NAME, CMS LOGO, AND PRODUCTS OR INFORMATIONISSUED BY THE FEDERAL GOVERNMENT IN A MISLEADING WAY
- PROHIBITING THE USE OF UNSUBSTANTIATED STATEMENTS WITHOUT SUPPORTING DATA
- PROHIBITION ON ADVERTISING BENEFITS NOT AVAILABLE IN A SERVICE AREA- Unless marketing can not be tailored to geographic area (ie. National TV campaigns)
- CLARIFY DOOR TO DOOR SOLICITATION (Door Knocking)- Agents/brokers can not "door knock" any potential member with out a pre-set appointment.
 Having a BRC or signed SOA does not give permission to door knock.
- PROHIBITING THE DISTRIBUTION OF SCOPE OF APPOINTMENT (SOA) FORMS AT EDUCATIONAL EVENTS- You may collect a BRC but can no longer collect an SOA
- PROHIBITING SALES EVENTS TO DIRECTLY FOLLOW EDUCATIONAL EVENTS- You must have a 12 hour "cool down" period between a educational event
 and a sales event at the same location, or adjacent locations
- REQUIRING 48 HOURS BETWEEN THE SCOPE OF APPOINTMENT (SOA) AND A MEETING WITH ABENEFICIARY- Does not apply to walk-ins and during the last four (4) days of an enrollment period
- ADDING "SHIP" TO THE THIRD PARTY MARKETING ORGANIZATION (TPMO) TPMO DISCLAIMER

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CMS Final Rule- Agent Notificaiton



- PROHIBIT THE USE OF THE MEDICARE NAME, CMS LOGO, AND PRODUCTS OR INFORMATIONISSUED BY THE FEDERAL GOVERNMENT IN A MISLEADING WAY
- LIMIT TPMO CALL RECORDING TO SALES, MARKETING, AND ENROLLMENT- Only Marketing, Sales, and enrollment calls must be recorded. This does
 include the audio portion of virtual (zoom, teams, etc..) meetings.
- UPDATED DISCLAIMER: Please see below for new disclaimer that must be used:
- "We do not offer every plan available inyour area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov 1–800–MEDICARE, or your local State HealthInsurance Program (SHIP) to get information on all of your options."



Additional resources and important information

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Ascend electronic enrollment

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What is Ascend?

 Ascend is HAP's electronic enrollment platform. This enrollment app can be downloaded onto your Microsoft laptop or iPad.

Why use Ascend?

- Access to technology 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/websites

How do I get access?

- Agents are required to be fully certified.
- If you have completed all the necessary certification requirements and don't have access, please email Mike McEntire (mmcenti1@hap.org).



Supply orders





- 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 10/1/2023.
- 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 9/18/2023.

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Medicare sales team contact information

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Sr. Lead Medicare Consultant Jason Gloetzner

Email: jgloetzn@hap.org Cell: 248-755-4960

Lead Medicare Consultant Mike McEntire

Email: mmcenti1@hap.org Cell: 616-706-6204

Lead Medicare Consultant Heather Podolak

Email: hpodola1@hap.org Cell: 313-727-3344

Manager, Medicare & Individual Sales Kyle Ingraham

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

General Questions and Medicaid Check

HAPMedicareAgent@HAP.ORG

Office: 888-269-7003 Fax: 313-664-5431

Contracting (Please make sure you are contracted prior to submitting business; you will

Status

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



