



2024 HAP Medicare Solutions product training

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What's in this deck?



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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Why HAP?

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Why HAP?



NON-PROFIT

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

Ninety percent of our premium revenue is spent on funding health care services for our members.



INTEGRATED

As a health plan partnered with a health system, we're constantly finding ways to streamline care and cut costs.

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. Just like you, we're investing in our 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.

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What's new for 2024

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What's new for 2024



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




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Product Portfolio Refresh



| | Cross-Walked 2023 PBPs | 2024 PBPs | Plan Name |
|------------|---------------------------|-----------|---|
| HMO | 024, 027, 026 | 015 |  HAP Medicare Connect (HMO) |
| | | 018 | HAP Senior Plus Henry Ford Tiered Access (HMO) |
| | | 019 | HAP Medicare Medical Access (HMO) |
| | 022 | 021 | HAP Senior Plus (HMO-POS) |
| | | 025 |  HAP Medicare Complete Duals (HMO D-SNP) |
| | | 028 |  HAP MSUHC Medicare (HMO) |
| PPO | 004 | 008 | HAP Senior Plus (PPO) |
| | 012, 014 | 011 |  HAP Medicare Explore (PPO) |

 Indicates "Growth Plan"

- HAP will reduce number of available PBPs in 2024 from 15 to 8
 - Reduces decision fatigue

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Medicare Advantage service areas

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HAP Medicare Connect HMO plan (015)



Pending CMS Approval



Travel benefit: in-network cost-share in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness, and OTC benefit (including healthy food through Nations OTC)



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



\$0 T1 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 required)



One routine chiropractor visit & one set of x-rays
(In addition to the Covered Medicare Adjustment)



No-limit worldwide emergency coverage

2024 HAP Medicare Connect

| | |
|----------------------------|----------------------------|
| Premium | \$0 |
| Medical Deductible INN/OON | \$0/N/A |
| MOOP | \$4,500 |
| Inpatient Hospital | \$325/1-5 |
| Outpatient Hospital/ASC | \$290/\$200 |
| PCP/Specialist | \$0/\$45 |
| PT / OT / ST | \$15 |
| ER/UC | \$110/\$55 |
| Labs | \$0 |
| OTC Benefit | \$100/qt./ rollover |
| Part D Deductible | \$0 |
| Preferred RX Copay T1-T6 | \$0/\$9/\$41/48%/33%/\$0 |

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HAP Medicare MedicalAccess HMO



Pending CMS Approval



Travel benefit: in-network cost-share in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness, transportation and OTC benefit (OTC to include healthy food through Nations OTC)



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



28 meals/14 days max, annual limit of 2 discharges/year, 8 hours/month companion care, personal emergency response system (PERS)



Includes a monthly \$50 Part B premium rebate



\$0 mental health visits (no referrals required)



Great for veterans: combine the VA benefits they have earned with the benefits of a Medicare Advantage plan



No-limit worldwide emergency coverage

2024 HAP Medical Access

| | |
|----------------------------|---------------------------|
| Premium | \$0 w/ \$50 Part B Rebate |
| Medical Deductible INN/OON | \$0/N/A |
| MOOP | \$4,500 |
| Inpatient Hospital | \$325/ 1-5 |
| Outpatient Hospital/ASC | \$300/\$225 |
| PCP/Specialist | \$0/\$35 |
| ER/UC | \$110/\$55 |
| Labs | \$0 |
| PT/OT/ST | \$10 |
| OTC Benefit | \$65/qt./ rollover |
| Part D Deductible | N/A |
| Preferred RX Copay | N/A |

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HAP MSUHC HMO plan (028)



Pending CMS Approval



Travel benefit: in-network cost-share in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, and fitness



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



\$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



\$0 mental health visits (no referrals required)



Includes a \$550 flex card allowance benefit (\$200/year for dental, vision, hearing and \$350/year for OTC, transportation, PERS, companion care, retail food)



No-limit worldwide emergency coverage

| | 2024 MSUHC Medicare |
|----------------------------|--------------------------|
| Premium | \$0 |
| Medical Deductible INN/OON | \$0/N/A |
| MOOP | \$4,900 |
| Inpatient Hospital | \$325/1-5 |
| Outpatient Hospital/ASC | \$300/\$275 |
| PCP/Specialist | \$0/\$35 |
| PT / OT / ST | \$20 |
| ER/UC | \$110/\$55 |
| Labs | \$0 |
| Part D Deductible | \$0 |
| Preferred RX Copay T1-T6 | \$0/\$9/\$41/48%/33%/\$0 |

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HMO-POS plans

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HAP Senior Plus Option 1 HMO-POS plan (021)



Pending CMS Approval



Embedded vision, hearing, fitness and OTC benefit



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



\$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



No referrals are required



28 meals/ 14 days max, annual limit of 2 discharges/year, 8 hours/month companion care, personal emergency response system (PERS)



No-limit worldwide emergency coverage

| 2024 HAP Senior Plus Option 1 HMO-POS 21 | |
|--|---|
| Premium | \$110 |
| Medical Deductible INN/OON | \$0 |
| MOOP | \$4,500 combined, POS max OON benefit \$1,000 |
| Inpatient Hospital | \$300/1-5 |
| | 20% OON |
| Outpatient Hospital/ASC | \$225/\$110 |
| | 20% OON |
| | \$15/\$40 |
| PCP/Specialist | 20% OON |
| ER/UC | \$90/\$55 |
| Labs | \$0 |
| PT/OT/ST | \$15/20% OON |
| OTC Benefit | \$90/qt./rollover |
| Part D Deductible | \$0 |
| Preferred RX Copay | \$0/\$9/\$41/48%/33%/\$0 |

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PPO plans

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HAP Medicare Explore PPO plan (011)



Pending CMS Approval



Travel benefit: in-network cost-share in all 49 states outside of Michigan



Embedded vision, hearing, fitness and OTC benefit



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



\$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



\$0 mental health visits (no referrals required)



28 meals/14 days max, annual limit of 2 discharges/year



No-limit worldwide emergency coverage

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

| | 2024 HAP Medicare Explore |
|--------------------------------|---------------------------|
| Premium | \$0 |
| Medical Deductible INN/OON* | \$0/\$0 |
| MOOP | \$5,200 combined |
| | \$350/1-5 |
| Inpatient Hospital | 40% OON* |
| | \$325/\$275 |
| Outpatient Hospital/ASC | 40% OON* |
| | \$0/\$45 |
| PCP/Specialist | 40% OON* |
| ER/UC | \$110/\$55 |
| Labs | \$0 |
| PT / OT / ST | \$20 |
| OTC Benefit | \$70/qt./rollover |
| Part D Deductible | \$0 |
| Preferred RX Copay | \$0/\$11/\$41/48%/33%/\$0 |

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HAP Senior Plus PPO plan (008)



Pending CMS Approval



Travel benefit: in-network cost-share in all 49 states outside of Michigan



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



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



\$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



28 meals/14 days max, annual limit of 2 discharges/year, 8 hours/month companion care, personal emergency response system (PERS)



No-limit worldwide emergency coverage

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

| | 2024 HAP Senior Plus PPO Plan |
|-------------------------------|----------------------------------|
| Premium | \$165 |
| Medical Deductible INN/OON | \$0/\$0 |
| MOOP | \$4,000/\$4,000 |
| | \$250/1-5 |
| Inpatient Hospital | 25% OON* |
| | \$200/\$180 |
| Outpatient Hospital/ASC | 25% OON* |
| | \$0/\$25 |
| PCP/Specialist | 25% OON* |
| ER/UC | \$90/\$55 |
| Labs | \$0 |
| PT / OT / ST | \$15 |
| OTC Benefit | \$100/qt./rollover |
| Part D Deductible | \$0 |
| Preferred RX Copay | \$0/\$11/\$41/48%/33%/\$0 |

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D-SNP plan

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HAP Medicare Complete Duals (HMO D-SNP) 025



Pending CMS Approval

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

\$1,300 flex card that can be used for food and home safety modifications (new**: flex card can also be used for dental, utilities or pest control)**

12 one-way trip transportation rides

\$0 routine eye exam and \$150 vision allowance per year through EyeMed®

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

No referrals required

28 meals/14 days max, annual limit of 2 discharges/year, 8 hours per month companion care, and personal emergency response system (PERS)

New: SilverSneakers fitness benefit included

| | 2024 HAP Medicare Complete Duals (HMO D-SNP) 025* |
|----------------------------|---|
| Premium | \$0 |
| Medical Deductible INN/OON | \$0/N/A |
| MOOP | \$8,850 |
| Inpatient Hospital | \$0 |
| Outpatient Hospital/ASC | \$0/\$0 |
| PCP/Specialist | \$0/\$0 |
| ER/UC | \$0/\$0 |
| Labs | \$0 |
| OTC Benefit | \$200/qt./rollover |
| Part D Deductible | \$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. Please refer to the Summary of Benefits for amounts.

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Medicare Advantage supplemental benefits

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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 |
| Brush biopsy | 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

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MA buy-up Delta Dental® benefits



| | 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 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% |

- 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.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








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

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Medicare Advantage Supplemental Benefits







| | | | |
|---|---|---|---|
|  |  |  |  |
| Amwell® Telehealth | Travel Benefit | Assist America® | SilverSneakers |
| <ul style="list-style-type: none"> • Embedded benefit • Plan benefit copay applies • No limits | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Worldwide emergency services • Emergency medical evacuation • Medical monitoring • Medical repatriation • Lost luggage assistance • Interpreter and legal referrals • Prescription assistance | <ul style="list-style-type: none"> • Hundreds of facilities to choose from including LifeTime, Planet Fitness • Included on all plans |

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Medicare Advantage Supplemental Benefits



| | | | |
|--|---|---|--|
|  |  |  |  |
| Nutritional Counseling | Smoking Cessation Counseling | \$0 Copays | Inclusive Copays for ER and UC |
| <ul style="list-style-type: none"> • \$0 copay • Unlimited individual medical nutritional counseling provided by a clinician for the prevention and treatment of a medical illness | <ul style="list-style-type: none"> • \$0 copay • We cover unlimited counseling quit attempts within a 12-month period to the member | <ul style="list-style-type: none"> • Pulmonary rehab services, supervised exercise therapy, allergy testing, pacemaker testing, peripheral vascular disease ultrasound, home health services, opioid treatment services, preventative podiatry for diabetics | <ul style="list-style-type: none"> • Everything completed in urgent care facility or ER visit (including labs and consultation) will fall under one copay |

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Medicare Advantage commission schedule

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Medicare Advantage compensation structure



(Jan. 1 – Dec. 31, 2024)

New to
Medicare Advantage/DSNP

\$611

Medicare Advantage/DSNP Renewal

\$306

- 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.

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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 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 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.

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Medigap buy-up Delta Dental® benefits



| | 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



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Medigap compensation structure

(Jan. 1 – Dec. 31, 2024)

Plans D, G, N

Years 1-3: \$450/Year

Years 4-10: \$150/Year


Plans A, C, 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

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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 INFORMATION ISSUED 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 A BENEFICIARY- 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 INFORMATION ISSUED 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 in your 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 Health Insurance Program (SHIP) to get information on all of your options."*

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Additional resources and important information

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Ascend electronic enrollment



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).**



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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



Sr. Lead Medicare Consultant

Jason Gloetzner

Email: jgloetzn@hap.org

Cell: 248-755-4960

Lead Medicare Consultant

Mike McEntire

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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

Status

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



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Certification and next steps



**Thank you for completing your 2024
HAP Medicare certification!**

REMINDER: HAP requires agents to
attend the 2024 Product Training
meeting.

