

# 2023 MAPD Product Preview



MEDICARE

# Here's What We'll Cover

- I. Welcome
- II. About McLaren Health Plan
- III. McLaren Medicare Advantage Plans
- II. Enrollment Process
- III. How to get appointed
- IV. Questions

# About McLaren Health Plan

- McLaren Health Plan (MHP) is a licensed HMO and TPA
- Group, Individual, Medicare and Medicaid Products
- Based in Flint, MI with offices in Lansing and Auburn Hills
- MAPD service area includes 58 counties in Michigan's lower peninsula
- More than 26,000 provider locations of care
- Subsidiary of McLaren Health Care Corporation, the third largest integrated health system in Michigan

# Why McLaren Medicare?

- McLaren Health Plan/McLaren Health Care – the hospital connection gives us reach to the McLaren patient panel and facilities.
- McLaren Medicare while branded with the McLaren name is **NOT** a narrow network plan.
- McLaren Health Plan has been in operation as a health plan since 1998, we are not new to this and do not have to partner with other carriers to manage our plans.
- McLaren Health plan has a large population of Medicaid enrollees, as they age-in we can market to them directly.
- We are smaller than most other plans - giving us a closer reach to our agent partners!
- We do not use a dedicated call center to enroll prospects, we value our agent partners.

# MCLAREN MEDICARE ADVANTAGE PRESCRIPTION DRUG PLAN INFORMATION

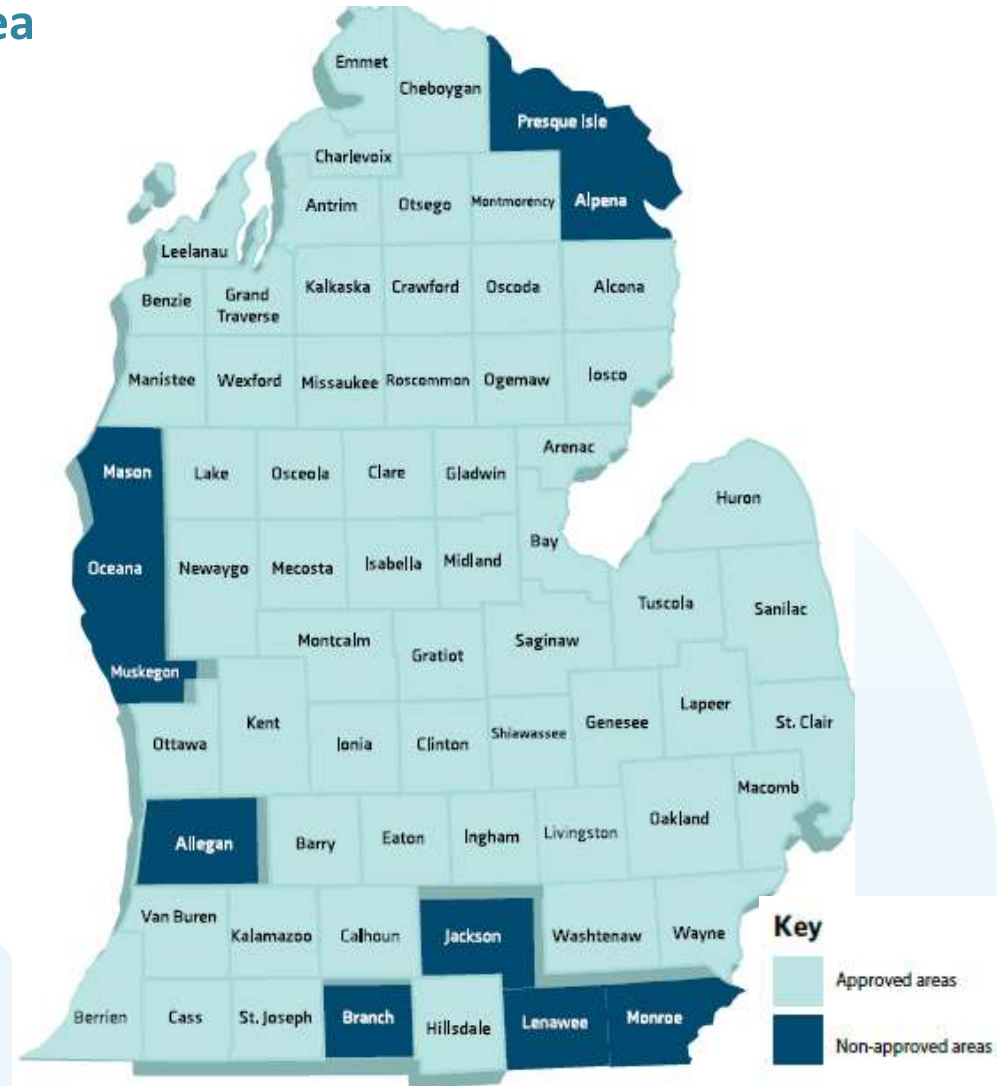
2023



# McLaren Medicare Advantage

## 2023 Medicare Advantage Approved Service Area

- Serving 58 counties in the Michigan's lower peninsula



# McLaren Medicare Advantage

## Provider Network

- More than 26,000 provider locations of care
- Access to McLaren Health Care providers and hospitals as well as thousands of others, including Sparrow, Spectrum, Covenant, Ascension, Munson, DMC, Michigan Medicine and many more!
- Provider information can be found at:  
<https://www.mclarenhealthplan.org/medicare/find-a-provider-medicare-adv>



# McLaren MAPD Plan Offerings

## Four comprehensive plans:

- McLaren Medicare Inspire (HMO) – H6322-001 \$0 Premium
- McLaren Medicare Inspire Plus (HMO) – H6322-002 \$ 25 Premium
- McLaren Medicare Inspire Flex (HMO-POS) - H6322-003-001 \$ 0 Premium
- McLaren Medicare Inspire Flex (HMO-POS) - H6322-003-002 \$49 Premium

(premium varies based on county)

**Segment 01:** Bay, Charlevoix, Cheboygan, Clinton, Emmet, Genesee, Ingham, Isabella, Lapeer, Macomb, Oakland, and St. Clair

**Segment 02:** Alcona, Antrim, Arenac, Barry, Benzie, Berrien, Calhoun, Cass, Clare, Crawford, Eaton, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, St. Joseph, Sanilac, Shiawassee, Tuscola, Van Buren, Washtenaw, Wayne, and Wexford

- McLaren Medicare Inspire Duals (DSNP) – H6322-004 \$0 Premium



# McLaren MAPD Plan Offerings

## Supplemental Benefits to enhance coverage:

- Dental Services – Preventive Dental with \$0 Copay including coverage for minor restorative services – fillings and crown repair with a 50% coinsurance and perio-maintenance covered at 100%
- Option to purchase Comprehensive Dental
- Enhanced Disease Management
- Fitness Allowance
- Meal Benefit (after discharge)
- Hearing Care and Hearing Aids through TruHearing
- Nutritional/Dietary Benefit
- OTC Allowance - \$50 per quarter
- Transportation Services
- Virtual Care with McLarenNOW with a \$0 copay
- Vision Care with allowance for eyewear

# 2023 Benefit Outline

	McLaren Inspire (HMO) H6322-001	McLaren Inspire Plus (HMO) H6322-002	McLaren Inspire Flex (HMO-POS) H6322-003-01	McLaren Inspire Flex (HMO-POS) H6322-003-02	McLaren Inspire Duals (DSNP) H6322-004
<b>Part C Benefit</b>					
Monthly Premium	\$0	\$25	\$0	\$49	\$0
MOOP	\$4,200	\$3,500	\$3,800	\$3,800	\$8,300
Part C Deductible	\$0	\$0	\$0	\$0	\$0
OON Cost Sharing	N/A	N/A	20%	30%	N/A
Primary Care Physician	\$0	\$0	\$0	\$0	\$0
Specialist	\$40	\$25	\$30	\$30	\$0
Urgent Care	\$50	\$50	\$50	\$50	\$0
Emergency / Post Stabilization Services	\$95	\$95	\$95	\$95	\$0
Virtual Care	\$0	\$0	\$0	\$0	\$0
Annual Physical Exam/Preventive Services	\$0	\$0	\$0	\$0	\$0
Chiropractic Care - Medicare Covered	\$20	\$20	\$20	\$20	\$0
Ambulance - Air/Ground	\$220	\$220	\$200	\$220	\$0
Inpatient Hospital - Acute	\$275/day days 1-7 \$0/day days 8+	\$225/day days 1-7 \$0/day days 8+	\$200/day days 1-7 \$0/day days 8+	\$200/day days 1-7 \$0/day days 8+	\$0
Skilled Nursing Facility	Days 1-20 \$0; Days 21-100 \$196	Days 1-20 \$0; Days 21-100 \$196	Days 1-20 \$0; Days 21-100 \$196	Days 1-20 \$0; Days 21-100 \$196	\$0
Ambulatory Surgical Center	\$200	\$150	\$150	\$150	\$0
Outpatient Hospital - Surgery	\$200	\$200	\$150	\$200	\$0
Outpatient Observation	\$150	\$150	\$150	\$150	\$0
Outpatient Diagnostic Procedures/Tests/Lab Services	diagnostic - \$20 lab - \$0	diagnostic - \$20 lab - \$0	diagnostic - \$10 lab - \$0	diagnostic - \$20 lab - \$0	diagnostic - \$0 lab - \$0
Outpatient Radiological Services (CT/MRI)	\$200	\$150	\$100	\$125	\$0
Standard Xray	\$25	\$25	\$35	\$25	\$0
Part B Drugs (including Chemotherapy)	20% coins	20% coins	20% coins	20% coins	\$0
Dialysis Services	20% coins	20% coins	20% coins	20% coins	\$0
DME-Diabetes Monitoring Supplies	0% coinsurance	0% coinsurance	0% coinsurance	0% coinsurance	\$0
DME-/Shoes/Equipment/Supplies/Prosthetics	20% coins	20% coins	20% coins	20% coins	\$0
Worldwide Emergency/Urgent Care	Not Covered	\$95/\$50 copay with reimbursement up to \$50,000 annual limit for combined urgent/emergent	\$95/\$50 copay with reimbursement up to \$50,000 annual limit for combined urgent/emergent	\$95/\$50 copay with reimbursement up to \$50,000 annual limit for combined urgent/emergent	Not Covered

## New for 2023:

- No referral needed to see an in-network specialist
- Lower MOOP
- \$0 Deductible on all plans
- Transportation on all plans
- Hearing aid copay plan through TruHearing

This is a brief overview of McLaren Medicare 2023 plans, please refer to the SB & EOC for more in-depth benefit information



# 2023 Benefit Outline – Supplemental

	McLaren Inspire (HMO) H6322-001	McLaren Inspire Plus (HMO) H6322-002	McLaren Inspire Flex (HMO-POS) H6322-003-01	McLaren Inspire Flex (HMO-POS) H6322-003-02	McLaren Inspire Duals (DSNP) H6322-004
<b>Supplemental Benefits</b>					
Preventive Dental	\$0	\$0	\$0	\$0	\$0
Eye Exam - Routine	\$0	\$0	\$0	\$0	\$0
Eyewear	\$0 copay for up to \$100 in coverage	\$0 copay for up to \$200 in coverage	\$0 copay for up to \$200 in coverage	\$0 copay for up to \$200 in coverage	\$0 copay for up to \$100 in coverage
Fitness	\$0 copay w/ \$100 reimbursement	\$0 copay w/ \$200 reimbursement	\$0 copay w/ \$200 reimbursement	\$0 copay w/ \$200 reimbursement	\$0 copay w/ \$200 reimbursement
Hearing Exam - Routine	\$0	\$0	\$0	\$0	\$0
Hearing Aids	\$699/\$999 copay per hearing aid - one per ear every 2 years	\$699/\$999 copay per hearing aid - one per ear every 2 years	\$699/\$999 copay per hearing aid - one per ear every 2 years	\$699/\$999 copay per hearing aid - one per ear every 2 years	\$0 copay per hearing aid - one per ear every 2 years
Meal Benefit	\$0 for 2 wks post hospital	\$0 for 2 wks post hospital	\$0 for 2 wks post hospital	\$0 for 2 wks post hospital	\$0 for 2 wks post hospital
MyStrength	covered at \$0	covered at \$0	covered at \$0	covered at \$0	covered at \$0
OTC items	up to \$60/quarter with no rollover	up to \$60/quarter with no rollover	up to \$60/quarter with no rollover	up to \$60/quarter with no rollover	up to \$55/quarter with no rollover
Personal Emergency Response System (PERS)	Not Covered	covered at \$0	covered at \$0	covered at \$0	covered at \$0
Transportation Services	Limited to 20 one-way trips/year; 50 mile limit one-way	Limited to 20 one-way trips/year; 50 mile limit one-way	Limited to 20 one-way trips/year; 50 mile limit one-way	Limited to 20 one-way trips/year; 50 mile limit one-way	Limited to 25 one-way trips/year; 50 mile limit one-way

# Prescription Drug Benefits

	McLaren Medicare	Mail Order
<b>Part D Deductible</b>	None	
<b>Tier 1 (preferred generics)</b>		
1-month supply	\$0.00	Not Available
3-month supply	\$0.00	\$0.00
<b>Tier 2 (generics)</b>		
1-month supply	\$12.00	Not Available
3-month supply	\$36.00	\$27.00
<b>Tier 3 (preferred brand)</b>		
1-month supply	\$47.00	Not Available
3-month supply	\$141.00	\$105.75
<b>Tier 4 (non-preferred brand)</b>		
1-month supply	\$100.00	Not Available
3-month supply	\$300.00	\$225.00
<b>Tier 5 (specialty drugs)</b>		
1-month supply	33% all plans	
<b>Tier 6 (select care drugs)</b>		
1-month supply	\$0.00	\$0.00
3-month supply	\$0.00	\$0.00
<b>Coverage Gap</b>		
Additional Gap Coverage	Tier 1 and Tier 6	
<b>Senior Savings Model - Insulins</b>		
1-month supply	Tier 2 \$10 Tier 3 \$35	Not Available
2-month supply	Tier 2 \$20 Tier 3 \$70	Not Available
3-month supply	Tier 2 \$30 Tier 3 \$105	Tier 2 \$23 Tier 3 \$79

To verify what tier a drug is in please go to our website

[mclarenhealthplan.org/medicare/formulary-ma](http://mclarenhealthplan.org/medicare/formulary-ma)

New for 2023:

- \$0 Deductible on all tiers
- \$0 copay on Tiers 1 & 6
- Gap coverage on Tiers 1 & 6

- McLaren Medicare has additional coverage for select insulins in tiers 2 and 3
- Select insulins for Inspire members will be covered with a \$10 copay in Tier 2 or a \$35 copay in Tier 3.



# Supplemental Dental Benefits

## Supplemental Dental Coverage through Delta Dental

As an added benefit, basic dental services shown below are covered at no extra cost.

McLaren Medicare 2023 - Michigan		MSB	D-SNP
Service Category		Network: PPO and Premier	Network: PPO
Diagnostic	Oral Exams	100%	100%
	Bitewing Radiographs	100%	100%
	Full-Mouth Series Xray/Panoramic Film	100%	100%
	Additional Tests & Examinations	Not covered	100%
Preventive	Dental Prophylaxis	100%	100%
	Fluoride Treatment	100%	Not covered
Restorative	Amalgams	50%	Not covered
	Resin Based Composites	50%	Not covered
	Onlays/Crowns & Repairs	Not covered/50%	100%
Periodontics	Perio Maintenance	100%	100%
	Perio Non-Surgical Procedures	50%	100%
Prosthodontics, removeable	Dentures & Denture Relines/Repairs	Not covered	100%
Oral & Maxillofacial Surgery	Simple Extractions	50%	Not covered
	Brush Biopsy	100%	100%
Adjunctive General	Emergency Palliative Treatment	100%	100%
Deductible	<i>(per person total per calendar year)</i>	\$0	\$0
Maximum Payment	<i>(per person total per calendar year on all services)</i>	\$1,500	\$1,000



# Supplemental Dental Benefits

## Optional Comprehensive Dental coverage

We partnered with Delta Dental to provide members with the option to purchase additional coverage to supplement the dental benefits provided in the McLaren Medicare MAPD plans.

- There are two options Delta Dental 1 (\$24.50) and Delta Dental 2 (\$38)
- There is no deductible for either plan
- Annual maximum benefit is \$1,000 for Delta Dental 1 and \$1,500 for Delta Dental 2
- Members can use Delta PPO or Delta Premier Providers
- Note: Optional dental is not available to DSNP members. They can only use Delta PPO network providers for the dental benefits supplied with their plan



# Supplemental Dental Benefits

## Optional Comprehensive Dental coverage chart

McLaren Medicare 2023 - Michigan		OSB 1	OSB 2
Service Category		100/50/50	100/80/50
Periodontics	Perio Surgical	50%	80%
	Occlusal Guards	50%	80%
Relines and Repairs	Relines and repairs to bridges and dentures	50%	80%
Oral Surgery Services	Simple Extractions	50%	80%
	Other Oral Surgery	50%	80%
Other Basic Services	Films, tests, etc.	50%	80%
	Anesthesia	50%	80%
Prosthetic Services	Bridges	25%	50%
	Dentures	25%	50%
Implants	Implant services	25%	50%
Deductible	<i>(per person total per calendar year)</i>	\$0	\$0
Maximum Payment	<i>(per person total per calendar year on all services)</i>	\$1,000	\$1,500



# Over the Counter Benefit

## Supplemental OTC Coverage

McLaren Medicare MAPD plan members will have a \$55-\$60 allowance per quarter\* based on plan, to spend on over-the-counter medicines. Members can order OTC medications and products:

- Online
- Mail Order Catalog
- Phone
- Free home delivery
- Large variety of quality brand name and generic products to choose from
- Members can use their card at:



\* no rollover

Member will receive a separate ID for the OTC benefit





# Enrollment Process

- 1) Complete the Scope of Appointment (SOA) prior to your appointment
- 2) Verify prospect's eligibility to enroll
- 3) Present McLaren Medicare plan options ensuring full disclosure and compliance
- 4) Complete application either paper or online via Broker360
- 5) Submit paper applications and Scope of Appointment (SOA) within 48 hours from the signature date



- 6) Applications and Scope of Appointments (SOAs) must be faxed to 810-600-7931 or sent secure email to [MAPDSales@mclaren.org](mailto:MAPDSales@mclaren.org)
- 7) You will receive confirmation of receipt

# Scope of Appointment (SOA)

## Important

- A Scope of Appointment (SOA) must be completed for all sales appointments – including new or existing members
- Agents may only discuss the products agreed upon in the Scope of Appointment (SOA)
- The Scope of Appointment (SOA) must be completed prior to your appointment.
- All applications must also have the signed Scope of Appointment (SOA) prior to submission



### Scope of Sales Appointment Confirmation Form

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

To be completed by person with Medicare.

Please initial below in the box beside the plan type that you want the agent to discuss with you. If you do not want the agent to discuss a plan type with you, please leave the box empty.

<input type="checkbox"/>	<b>Medicare Advantage (Part C), Medicare Advantage Prescription Drug Plans, and other Medicare Plans</b>
<small>Medicare Health Maintenance Organization (HMO) and (HMO/POS) —A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage. McLaren's Medicare Advantage plans include Part D prescription drug coverage.</small>	
<small>Medicare Special Needs Plan (SNP) — A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.</small>	
<small>In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies)</small>	

By signing this you are agreeing to a sales meeting with a sales agent to discuss the specific types of products you indicated above. The person that will be discussing plan options with you is either employed or contracted by a Medicare health plan or prescription drug plan that is not the Federal government, and they may be compensated based on your enrollment in a plan.

Signing this does NOT obligate you to enroll in a plan or affect your current enrollment, nor will it enroll you in a Medicare Advantage Plan, Prescription Drug Plan, or other Medicare plan.

Beneficiary or Authorized Representative Signature: \_\_\_\_\_

Signature Date: \_\_\_\_\_

must sign above and provide the following information:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Agent Phone:	_____
Beneficiary Phone:	_____
_____	_____
_____	_____
_____	_____
_____	_____

n is subject to CMS record retention requirements\*

S with a Medicare contract and a DSNP HMO with a e State of Michigan Medicaid program. Enrollment in renewal.



# Enrolling DSNP

## McLaren Medicare DSNP HMO Plan

Beneficiaries who qualify get help with Part A and Part B premiums, deductibles, coinsurance and copayments as well as full Medicaid benefits.

- Enrollee must qualify for full Medicaid benefits
- Be a Qualified Medicaid Beneficiary (=QMB+)

# 2023 AGENT/BROKER COMPENSATION

2023 NEW to MAPD	Move to McLaren Medicare
\$601	\$301

- Amounts shown assume enrollment through the end of the calendar year (prorated recoupment for disenrollment within 12 months)

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# Getting Appointed

## Here's what you'll need:

- Valid Michigan Producer's License for Health/Accident
- Your National Producer Number (NPN)
- E&O Certificate
- W9
- Commission Designation Form
- Valid AHIP, NAHU, or Miramar (formerly Gorman) certification
- Pass the McLaren Medicare Plan Certification Exam with a score of 85%



# Getting Appointed (cont.)

## Follow the link supplied to:

1. Complete online test and pass with a score of 85% or higher
2. Upload any required documents (W9, Medicare Certification, etc.)
3. Sign your contract
4. Receive notice of final appointment
5. *Congratulations! You're ready to sell McLaren Medicare!*

# Questions?

