



2022 Medicare Advantage

First Look – **Michigan**



United
Healthcare



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Marketing
Support for
AEP!!!**



United
Healthcare



Michigan Sales Team – Your Sales Team Support

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Michigan 2022 Meeting Schedule

Sneak Peaks:

1. 8/5/21 9:00am - 10:00am
2. 8/6/21 11:00am – Noon

Rollout Meetings:

1. 9/1 Auburn Hills 9:00am – 11:00am
2. 9/1 Livonia 2:00pm – 4:00pm
3. 9/2 Grand Rapids 9:00am – 11:00am
4. 9/2 Kalamazoo 2:00pm – 4:00pm
5. 9/3 Zoom Session 1 10:00am – Noon
6. 9/3 Zoom Session 2 2:00pm – 4:00pm



2022 Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

A large, decorative graphic consisting of several thick, dark blue wavy lines that sweep across the lower half of the page, starting from the left and ending on the right.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage
insurer by enrollment

FORTUNE
500

Ranked 5th on Fortune's 2021 ranking
of the 500 largest U.S. companies

12.6M

Proud to serve over 12.6M
Medicare beneficiaries, more
than any other insurer

AARP

The only company to offer Medicare
plans with the AARP® name

FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the
world's most admired companies for
the eleventh consecutive year



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**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



Robust Portfolio

UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Valued Benefits



Special Needs

Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to lower drug copays at **Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can visit **any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of

2022 State Landscape¹

Michigan

Eligibles (as of May 2021) 1,726,433

Estimated Dual Eligibles² 268,320

YOY Eligible Growth 1.8%

MA Penetration 52.1%

YOY MA Enrollment Growth 9.7%

UHC Market Share 2.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 36,750 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

Current Footprint

Wayne

Expansion Footprint

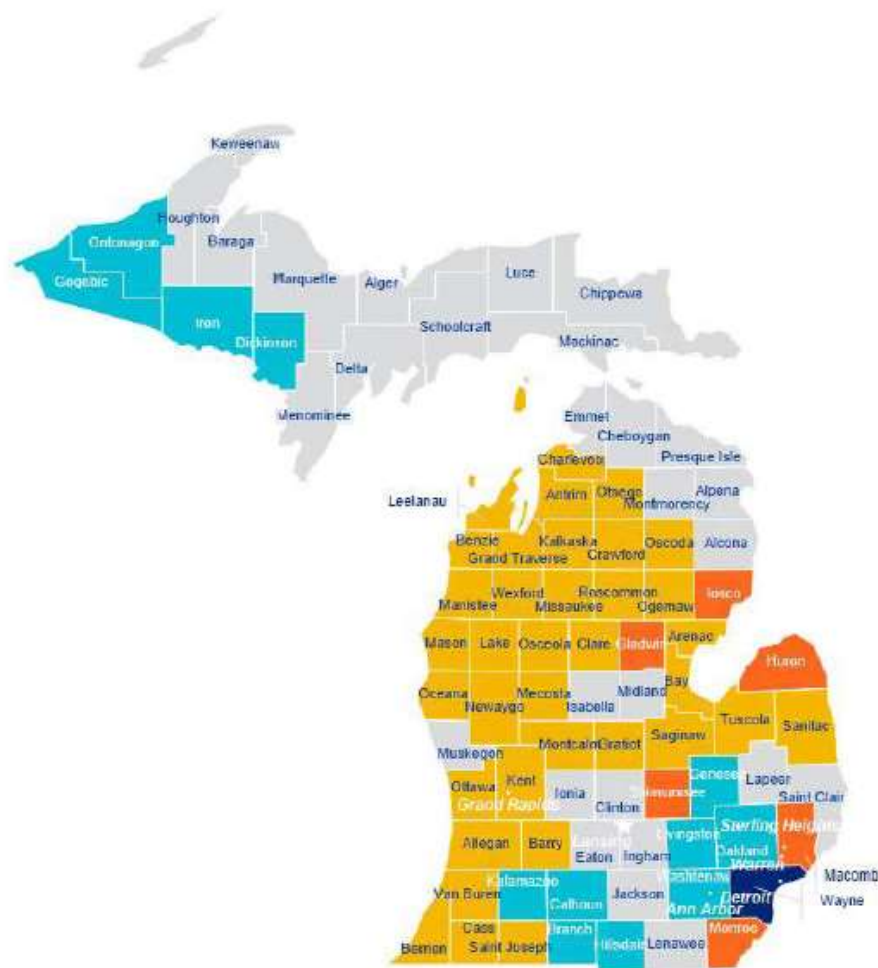
Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw

Dual Only Footprint

Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Cass, Charlevoix, Clare, Crawford, Grand Traverse, Gratiot, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Missaukee, Montcalm, Newaygo, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Wexford

Dual Only Expansion

Gladwin, Huron, Iosco, Macomb, Monroe, Shiawassee



2022 Market Landscape

Michigan

Detroit

Genesee, Livingston, Oakland, Washtenaw, Wayne



Market Landscape

Eligibles (as of May 2021)	775,515
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	21.9%
YOY MA Non-SNP Enrollment Growth	14.6%
UHC Non-SNP Market Share	1.7%

West Michigan

Branch, Calhoun, Hillsdale, Kalamazoo



Market Landscape

Eligibles (as of May 2021)	101,901
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	23.7%
YOY MA Non-SNP Enrollment Growth	18.4%
UHC Non-SNP Market Share	0.0%

Upper Peninsula

Dickinson, Gogebic, Iron, Ontonagon



Market Landscape

Eligibles (as of May 2021)	17,975
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	18.0%
UHC Non-SNP Market Share	0.0%

Michigan MA Only

Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw, Wayne



Market Landscape

Eligibles (as of May 2021)	895,391
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	22.0%
YOY MA Non-SNP Enrollment Growth	15.1%
UHC Non-SNP Market Share	1.4%

Current Footprint Expansion Footprint No Footprint



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Michigan

Michigan Dual

Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



Market Landscape

Est. D-SNP Eligibles	268,320
D-SNP Enrollees	54,941
D-SNP Penetration (All Plans)	20.5%
Total UHC D-SNP Enrollees	9,383
UHC D-SNP Market Share	17.1%



2022 Product Benefits

Detroit



Walgreens
Preferred







National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-017-000  	H0294-018-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Genesee, Livingston, Oakland, Washtenaw, Wayne	Michigan: Genesee, Livingston, Oakland, Washtenaw, Wayne
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,200
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$290 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



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2022 Product Benefits

Upper Peninsula



Walgreens
Preferred



National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Open (PPO)
Plan ID	H0294-021-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Michigan: Dickinson, Gogebic, Iron, Ontonagon
Premium	\$0
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 Days 1-6
ASC / Outpatient	\$0 or \$270 / \$0 or \$270
Lab	\$0
Rx Ded.; Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



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2022 Product Benefits

West Michigan






Walgreens
Preferred

National
Network


\$35 Insulin

NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-019-000  	H0294-020-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$5,200	\$4,200
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$315 Days 1-6	\$290 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

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Michigan MA Only

Walgreens
PreferredNational
Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H0294-022-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Michigan: Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw, Wayne
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$250 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Michigan Dual

 \$0 Rx Copays

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H2247-001-000 	H0271-028-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	<p><i>Michigan:</i> Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford</p>	<p><i>Michigan:</i> Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



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Michigan 2022 Meeting Schedule

1. REACH OUT TO YOUR MSM for SPS HELP!!

Rollout Meetings:

- | | |
|-----------------------|------------------|
| 1. 9/1 Auburn Hills | 9:00am – 11:00am |
| 2. 9/1 Livonia | 2:00pm – 4:00pm |
| 3. 9/2 Grand Rapids | 9:00am – 11:00am |
| 4. 9/2 Kalamazoo | 2:00pm – 4:00pm |
| 5. 9/3 Zoom Session 1 | 10:00am – Noon |
| 6. 9/3 Zoom Session 2 | 2:00pm – 4:00pm |

Deep Dive Ancillary Trainings to come week of 9/13



**THAT'S
A WRAP!**

