

# Medica Product Preview

Aug. 30, 2023

# Agenda

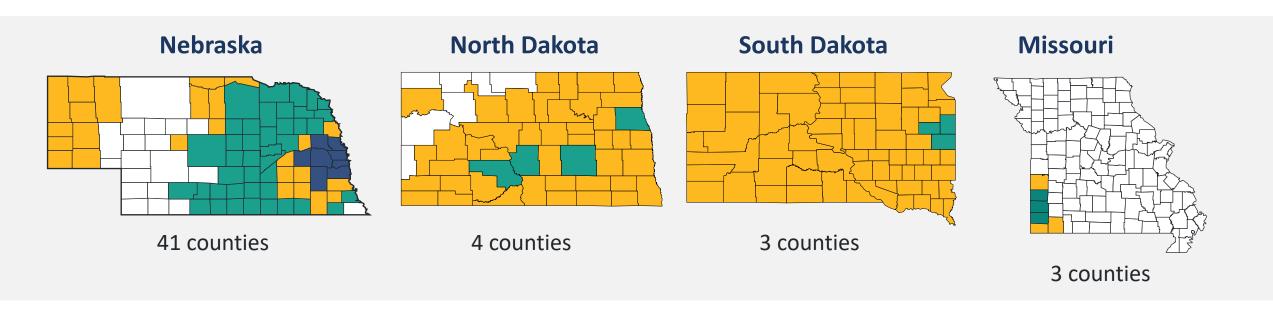
- Cost plan transition recap
- 2024 Medicare product preview
- Member communications
- Member events
- Q+A

## **Cost Plan Transition**

### **Cost Plan Service Reduction Summary**

#### The Challenge:

CMS has informed Medica we can no longer sell Cost Plans in 51 counties for Plan Year 2024.



Impacted counties



Existing Medica Medicare Advantage

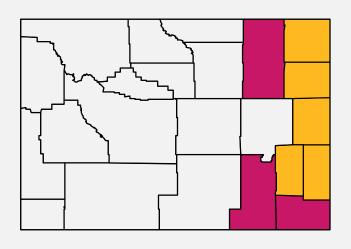
### **Cost Plan Expansion**

We're expanding the Cost Plan to new counties in 2024 and will continue to pursue expansion opportunities.

#### **Wyoming**

#### 3 new counties:

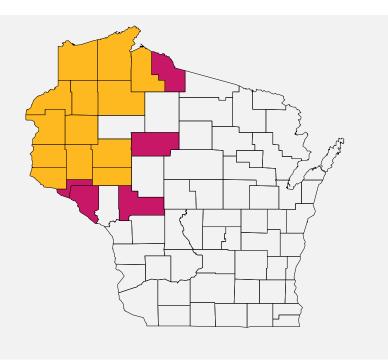
- Albany
- Campbell
- Laramie



#### Wisconsin

#### 5 new counties:

- Buffalo
- Iron
- Jackson
- Pepin
- Rusk



Cost Plan expansion counties

Cost Plan continued

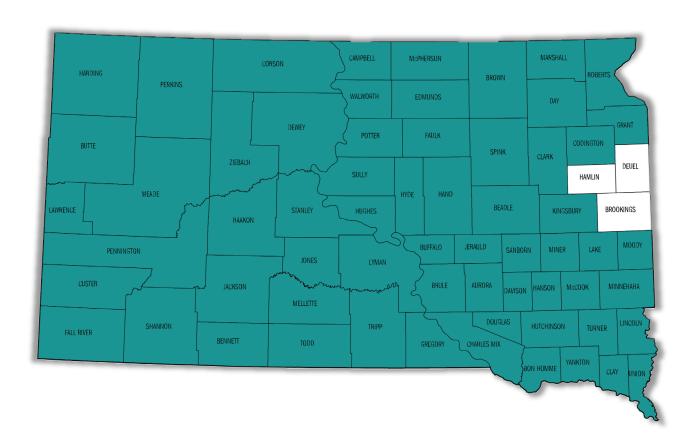
### **Cost Plan Service Reduction Next Steps**

#### **Our Response:**

Product	Communications	Member events
A highly competitive 2024 Medicare Advantage plan will be offered to members in North Dakota, South Dakota and Nebraska.	Our communications campaign will educate you and your members every step of the way.	Events will be held in impacted areas to connect with members and offer to enroll them on a new Medica plan. You will remain the agent of record.

## 2024 Medicare Cost Plan

### 2024 Cost Plan Highlights – South Dakota



Plan	Premium	МООР
Thrift (030)	\$43	\$6,700
Thrift w/Rx (007)	\$79.70	\$6,700
Standard (044)	\$0	\$5,000
Standard w/Rx (049)	\$49.30	\$5,000
Core (034)	\$90	\$4,000
Core w/Rx (035)	\$139.30	\$4,000
Premier (036)	\$205	\$3,000
Premier w/Rx (037)	\$264.70	\$3,000

#### Medica Prime Solution | North Dakota, South Dakota & Wyoming

	Standard*	Thrift	Core	Premier
Monthly Premium (Medical Only)	\$0	\$43	\$90	\$205
Total Monthly Premium (Medical + Part D)	Rx: \$49.30	Rx: \$79.70	Rx: \$139.30	Rx: \$264.70
BENEFITS ▼		YOU F	PAY ▼	
Preventive Services	\$0	\$0	\$0	\$0
Primary Care	\$15	20%	\$0	\$0
Specialist Office Visit	\$50	20%	\$15	\$0
Part B Drugs	20% Part B drugs. Up to \$35 for 1-month supply of insulin.	20% Part B drugs. Up to \$35 for 1-month supply of insulin.	20% Part B drugs. Up to \$35 for 1-month supply of insulin.	20% Part B drugs. Up to \$35 for 1-month supply of insulin.
Diagnostic Tests*	\$15-50	20%	\$0-\$15	\$0
Outpatient Surgery	\$325	20%	\$100-\$150	\$50-\$100
Emergency Care	\$120 worldwide	\$50	\$50 worldwide	\$0 worldwide
Inpatient Hospital	Days 1-4: \$325/day Days 5-90: \$0/day	Days 1-4 : \$300/day Days 5-90 : \$0/day	\$300 per stay	\$0 per stay
Skilled Nursing Facility	Days 1-20: \$0/day Days 21-100: \$203/day	Days 1-20: \$0/day Days 21-100: \$203/day	Days 1-20: \$0/day Days 21-100: \$50/day	Days 1-20: \$0/day Days 21-100: \$25/day
Max. Out-of-Pocket	\$5,000	\$6,700	\$4,000	\$3,000
Medical Deductible	\$0	\$50	\$0	\$0

Subject to Centers for Medicare and Medicaid Services (CMS) approval.

#### Medica Prime Solution | Part D Benefits | North Dakota, South Dakota, & Wyoming

	Standar	d w/Rx*	Thrift w/Rx		Core w/Rx	Premier w/Rx
Part D Deductible	\$0 AI	l Tiers	\$545 All tiers		\$0 Tiers 1-2 \$545 Tiers 3-5	\$0 Tiers 1-2 \$545 Tiers 3-5
				YOU PAY	▼ (30-day Retail)	
Initial Coverage (Sh	nared drug c	osts \$0 to <b>\$5</b>	,030)			
	Standard	Pharmacy	Preferred Pharmacy	Standard Pharmacy	Standard Pharmacy	Standard Pharmacy
<b>Tier 1</b> Preferred Generic	\$	0	\$10	\$15	\$2	\$0
<b>Tier 2</b> Generic	\$:	15	\$15	\$20	\$10	\$10
<b>Tier 3</b> Preferred Brand	\$4	47	\$47	\$47	\$45	\$45
<b>Tier 4</b> Non-Preferred	50	)%	50%	50%	50%	50%
<b>Tier 5</b> Specialty Drug	33	3%	25%	25%	25%	25%
Coverage Gap "Donut Hole" (Member-only drug costs up to \$8,000)						
Generic at 25% and Covered Brand at 25% for all plan options						
Catastrophic Coverage (Member-only drug costs above \$8,000)						

The Plan pays the full cost for your covered Part D drugs

#### **New Member Portal for Medicare Cost Plan**

Member portal experience transitioning from MyMedica to Myplan. Medica (new portal)

Existing members will not have to register again or take any action to access this new portal experience

- Fully responsive for all screen sizes
- iOS and Android mobile app
- Provider search functionality
- Wellness programs and services
- Plan specific document center (EOC and forms)
- Digital ID card
  - All functionality from MyMedica (claims, accumulators, Express Scripts access with Rx plans)

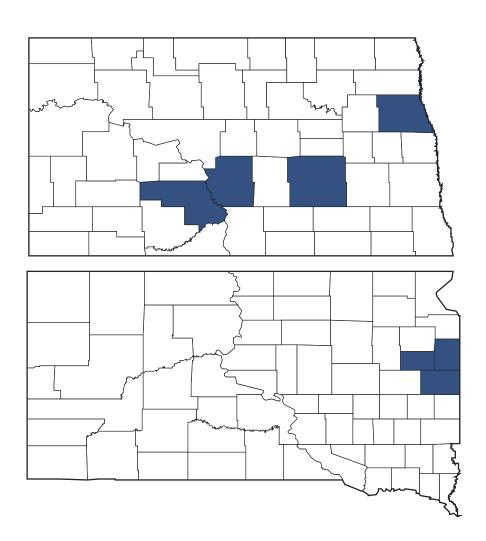
# 2024 Medicare Advantage Plans

South Dakota + North Dakota

### Medica Advantage Solution® and Medica Advantage™

#### North Dakota, South Dakota

- Bundled medical, hospital and prescription drug coverage
- Three Medicare Advantage PPO plan options available
- Residents of North Dakota Counties:
   Burleigh, Grand Forks, Morton, and
   Stutsman
- Residents of South Dakota Counties:
  Brookings, Deuel, and Hamlin



### **Medicare Advantage | Provider Network**



#### North Dakota/South Dakota

Broad provider network includes major health care systems in service area

#### **North Dakota**

- Altru Health System
- CHI St Alexius Health
- Essentia Health
- Jamestown Regional Medical
- Sanford
- Trinity Health
- Many other facilities, clinics, primary care, and specialists

#### **South Dakota**

- Avera
- Sanford Health
- Yankton Medical
- Many other facilities, clinics, primary care, and specialists

No referral required ever; access to any provider in the network.

### Medicare Advantage | North Dakota, South Dakota

	Medica Advantage℠ Value (PPO):	Medica Advantage <sup>sM</sup> Select (PPO):	Medica Advantage <sup>s™</sup> Preferred (PPO):	Medica Advantage Solution® H8889-009 (PPO)
	In-Network	In-Network	In-Network	In-Network
Monthly Premium	\$0	\$66	\$192	\$0
Medical Deductible	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket	\$3,900	\$3,700	\$3,000	\$4,900
Medical Benefit ▼		YOU	PAY	
Preventive Services	\$0	\$0	\$0	\$0
Annual Physical Exam	\$0	\$0	\$0	\$0
Primary Care	\$0	\$0	\$0	\$0
Specialist Visit	\$40	\$25	\$0	\$30
Urgent Care	\$0 - \$50	\$0 - \$35	\$0	\$0 - \$45
Chiropractic	\$20	\$20	\$0	\$20
Eye Exam – Routine Annual	\$0	\$0	\$0	\$0
Hearing Exam – Routine Annual*	\$0	\$0	\$0	\$0
Radiology / Diagnostic Tests	\$0 - \$100	\$0 - \$75	\$0 - \$50	\$0 - \$70
Therapeutic Radiology	\$60	\$60	\$0	\$60
X-ray	\$15	\$15	\$0	\$15

<sup>\*</sup> When using an EPIC® provider

### Medicare Advantage | North Dakota, South Dakota

	Medica Advantage <sup>sM</sup> Value (PPO):	Medica Advantage™ Select (PPO):	Medica Advantage™ Preferred (PPO):	Medica Advantage Solution® H8889-009 (PPO)
	In-Network	In-Network	In-Network	In-Network
Medical Benefit ▼		YOU PAY		
Diabetes Supplies	\$0†	\$0†	\$0†	\$0†
Durable Medical Equipment	20%	20%	\$0	20%
Part B Drugs	20%	20%	20%	20%
Outpatient Surgery	\$300 - \$375	\$150 - \$200	\$0 - \$50	\$175 - \$250
Ambulance – Ground	\$250	\$150	\$0	\$265
Emergency Room – U.S.	\$120	\$120	\$0	\$120
Emergency Room – Worldwide	20%	20%	\$0	20%
Inpatient Hospital	Days 1-5: \$350/day Days 6-90: \$0	\$350 per stay	\$0 per stay	Days 1-6: \$245/day Days 7-90: \$0
Skilled Nursing Facility	Days 1-20: \$0 Days 21-39: \$203/day Days 40- 100: \$0	Days 1-20: \$0 Days 21-38: \$203/day Days 39- 100: \$0	Days 1-20: \$0 Days 21-100: \$25/day	Days 1-20: \$0  Days 21-45: \$203/day  Days 46-100: \$0

### **Enhanced Visitor/Traveler benefit**

#### **Easy to use travel benefits**

Member can go to any provider that accepts Medicare and is willing to bill Medicare Advantage plans.

# Member calls Customer Service to activate benefit

Start and end dates are entered into member claims system. During this date range is when OON claims process at INN cost share levels.



### Q + A on Travel Benefit

Q: What if member forgets to turn it on?

A: Member can call to retroactively provide date range of out of state travel.

Q: If member turns on the benefit and returns prior to end date, can they turn the benefit off?

A: Yes, they can call to update the "end date" of their travel.

Q: If the member returns to the state prior to being gone 30 days and forgets to turn it off, would it affect any in network claims we may receive because their travel benefit is turned on?

A: No, the Visitor/Traveler benefits does not impact INN claims.

Q: How long can someone be gone from the state for this benefit?

A: Member can be gone no more than 6 consecutive months for this benefit to be applied.



### **Medicare Advantage | Part D Coverage**



#### **Highlights of Benefit Structure**

5-Tier formulary with more than 3,400 prescription drugs

#### Copays:

- \$0 copay for Tier 1 drugs at preferred pharmacies
- \$0 copay for Tier 1 and 2 drugs for 3-month preferred mail order



#### **Large Nationwide Pharmacy Network**

60,000+ pharmacies nationwide, including all major chains and thousands of independent pharmacies

### Medicare Advantage | Part D Coverage | North Dakota, South Dakota

	Medica Advantage™ Value (PPO):	Medica Advantage™ Select (PPO):	Medica Advantage <sup>sM</sup> Preferred (PPO):			
Part D Deductible	\$0 Tiers 1-2 \$325 Tiers 3-5	\$0 Tiers 1-2 \$175 Tiers 3-5	\$0 All tiers			
	YOU PAY ▼ (30-day Retail)					
Level One: Initial Coverage (Shared drug	g costs up to \$5,030)					
	Standard Pharmacy	Standard Pharmacy	Standard Pharmacy			
<b>Tier 1</b> (Deductible does not apply) Preferred Generic	\$0	\$0	\$0			
<b>Tier 2</b> (Deductible does not apply) Generic	\$14	\$12	\$10			
<b>Tier 3</b> (Deductible does not apply – H8889- 001 only) Preferred Brand	\$47	\$47	\$47			
<b>Tier 4</b> Non-Preferred	50%	50%	50%			
<b>Tier 5</b> Specialty Drugs	28%	30%	33%			
Level Two: Coverage Gap "Donut Hole"	evel Two: Coverage Gap "Donut Hole" (Member-only drug costs up to \$8,000)					
	Generic and Covered Brand at 25% for all plan options					
Level Three: Catastrophic Coverage (Me	mber-only drug costs above \$8,000+)					
	The plan pays the full cost for your covered Part D drugs					

### **Plan Comparison Example**

Medica Advantage Value (PPO) vs Medica Prime Solution (Cost) Standard w/ Rx

	Medica Advantage Value™ (PPO)	Medica Prime Solution (Cost) Standard w/ Rx
Premium	\$0	\$49.30
Maximum out-of-pocket	\$3,900	\$5,000
Inpatient hospital	\$350 (days 1-5)	\$325 (days 1-4)
Primary care/specialist visit	\$0 - \$40	\$15 – \$50
Outpatient surgery	\$300 - \$375	\$150 - \$325
RX Deductible	\$0	\$0 tiers 1-2; \$505 tiers 3-5
Out-of-network visit	Copay	n/a
Dental allowance	\$500	\$400
Eyewear allowance	\$200	\$150
Over-the-counter allowance	\$40 / quarter	\$25 / quarter

### **Plan Comparison Example**

Medica Advantage Select (PPO) vs Medica Prime Solution (Cost) Core w/ Rx

	Medica Advantage Select <sup>™</sup> (PPO)	Medica Prime Solution (Cost) Core w/ Rx
Premium	\$66	\$139.30
Maximum out-of-pocket	\$3,700	\$4,000
Inpatient hospital	\$350 (days 1-5)	\$300
Primary care/specialist visit	\$0 - \$25	\$0 - \$15
Outpatient surgery	\$150 - \$200	\$100 - \$150
RX Deductible	\$0	n/a
Out-of-network visit	Copay	n/a
Dental allowance	\$800	\$300
Eyewear allowance	\$200	\$100
Over-the-counter allowance	\$50 / quarter	\$50 / quarter

### **Plan Comparison Example**

Medica Advantage Preferred (PPO) vs Medica Prime Solution (Cost) Premier w/ Rx

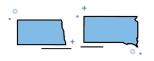
	Medica Advantage Preferred <sup>sM</sup> (PPO)	Medica Prime Solution (Cost) Premier w/ Rx
Premium	\$192	\$264.70
Maximum out-of-pocket	\$3,000	\$3,000
Inpatient hospital	\$0 per stay	\$0 per stay
Primary care/specialist visit	\$0	\$0
Outpatient surgery	\$0 - \$50	\$0 - \$50
RX Deductible	\$0	\$0 tiers 1-2; \$505 tiers 3-5
Out-of-network visit	Copay	n/a
Dental allowance	\$1,000	\$400
Eyewear allowance	\$250	\$200
Over-the-counter allowance	\$75 / quarter	\$50 / quarter

### **Health+ by Medica Card**

# New! Health+ by Medica Card for dental, eyewear and over-the-counter (OTC) allowance

- Dental coverage from any licensed dentist within the U.S. and its territories that accepts Visa®
- Eyewear allowance at any eyewear location or freestanding vision center that accepts Visa®
- OTC allowance on health and wellness products from participating retailers including Walgreens,
   CVS, Walmart, Family Dollar, and Dollar General Stores
  - Members can also shop online at mybenefitscenter.com or use a mail-order catalog by phone.

### **Medica Advantage | Extra Value Benefits**





#### **Dental Allowance**

Annual allowance for dental services (preventive and restorative care) provided by any licensed dentist.

- Medica Advantage<sup>sM</sup> Value (\$0): up to \$500 per year
- Medica Advantage<sup>sM</sup> Select (\$66): up to \$800 per year
- Medica Advantage<sup>sM</sup> Preferred (\$192): up to \$1000 per year
- MA-Only (\$0): up to \$1,000 per year

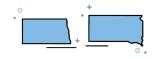


#### **Over-the-Counter (OTC) Savings**

Quarterly allowance that can be used toward the purchase of eligible over-the-counter health and wellness products in catalog.

- Medica Advantage<sup>sM</sup> Value (\$0): up to \$40 per quarter
- Medica Advantage<sup>sM</sup> Select (\$66): up to \$50 per quarter
- Medica Advantage<sup>sM</sup> Preferred (\$192): up to \$75 per quarter
- MA-Only (\$0): up to \$75 per quarter

### **Medica Advantage | Extra Value Benefits**





#### **Eyewear Allowance**

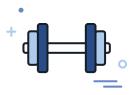
- Receive an annual allowance for prescription eyewear with our PPO plans.
- Medica Advantage<sup>sM</sup> Value (\$0):
   up to \$200 per year
- Medica Advantage<sup>sM</sup> Select (\$66):
   up to \$200 per year
- Medica Advantage<sup>sM</sup> Preferred
   (\$192): up to \$250 per year
- MA-Only (\$0): up to \$200 per year



#### **EPIC® Hearing Program**

- \$0 copay for routine hearing exam from an EPIC Hearing provider
- Low copays on private label hearing aids from Epic Hearing
  - \$549 for Silver level hearing aid
  - \$799 for Gold level hearing aid
- \$0 copay for fitting/evaluation for hearing aid from an EPIC Hearing provider
  - Limited to 1 fitting/evaluation for Silver level hearing aid
  - Limited to 3 fitting/evaluations for Gold level hearing aid

### One Pass<sup>TM</sup> Fitness & Lifestyle Benefit Program



#### Free fitness membership

One Pass<sup>™</sup> provides a complete fitness solution for your body and mind. The program includes the following at no additional cost:

- Access to over 25,000+ participating fitness locations nationally
- Over 15,000+ on-demand and livestreaming fitness classes as well as individual exercises through an artificial intelligence workout builder to help you create your workout and show you how to perform each exercise
- A Home Fitness Kit available to members residing 15 miles outside of a participating fitness location or members physically unable to visit a fitness location
- A personalized, online brain training program to help improve memory, attention, focus and brain speed
- Over 75,000+ social activities, community classes, and events nationally for members to participate in, both in-person and online

























### Personal Support Programs | Available 365 days a year 24/7

#### **HealthAdvocate**<sup>™</sup>

#### 24/7 NurseLine

Highly-trained nurses answer questions about symptoms, medications, health conditions and offer self-care tips for non-urgent medical issues.

#### **HealthAdvocate**<sup>s™</sup>

#### **Personal Advocacy Support**

Personal Health Advocates help in a variety of ways from finding the right doctor to resolving claims questions to answering questions about coverage, find network providers, schedule appointments, help with recovery, and more.

## **Member Communications**

### **Member Communication Plan**

Date	Communication	Purpose
Late August	Initial member letter	Explanation of plan transition
Mid September	Non-renewal letter	Required CMS communication
Late September	Meeting mailer	Invitation to member meetings
October 1	Plan option letter	Recommended plan options for member
October 15	Enrollment mailer	Notice that enrollment begins October 15
Mid November	Reminder postcard	Friendly reminder to enroll in a new plan
Early December	Late push mailer	Final reminder to enroll in a new plan

#### **Initial Member Letter**

# This letter was mailed to impacted members last week



#### <Fname Lname>,

Thank you for choosing Medica for your Medicare coverage.

#### Changes to your health plan are coming in 2024

The Centers for Medicare and Medicaid Services (CMS) has notified Medica that we can no longer offer your Medica Prime Solution® Cost plan in your county starting in 2024. This is due to a federal law that dictates where Cost plans can be sold. This change does not impact your current 2023 coverage, which will remain in effect through December 31, 2023. But you will need to select a new plan for 2024.

#### We'll make it easy to choose your new 2024 plan

Rest assured, Medica will have plans available. Enrollment begins on October 15. We'll be sending you the following information in the coming months to help you choose a plan that fits your needs:

Sept./Early Oct. 2023	The official non-renewal letter required by CMS notifying you of the discontinuation of your plan.
Early Oct. 2023	Detailed information about our plans for 2024. (CMS doesn't allow us to share 2024 plan information until October 1.)  An invitation to attend a member meeting in your area where you can learn more about your options.

Your agent <agent name> is aware of this change to your coverage and we will be working together to help you choose and enroll in a new plan for 2024.

#### Questions?

Please call Medica at 1 (877) 379-7535 (TTY: 711), Monday - Friday, 8 a.m. - 9 p.m. CT. Thank you for trusting us with your health coverage.

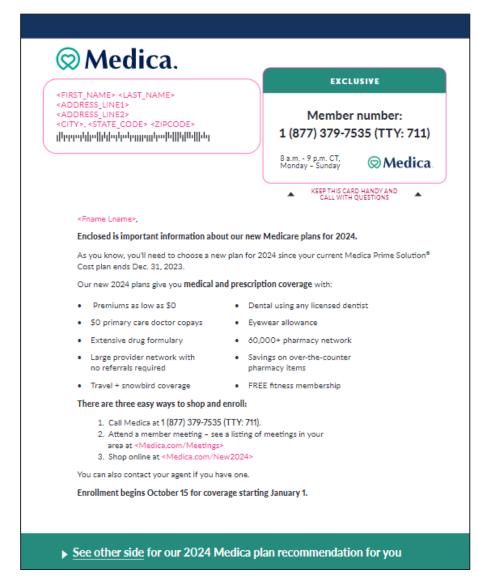
Sincerely,

Your Medica Medicare Team

MHP-CHA1006117-1-00623A

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### **Plan Option Letter**



#### Compare your current and recommended plans

The chart below compares your current Medica Prime Solution (Cost) plan to our recommended 2024 Medica Advantage™ (PPO) plan. See the enclosed brochure for more information on this and all our other 2024 Medicare plans.

	CURRENT 2023 PLAN	RECOMMENDED 2024 PLAN	
	Medica Prime Solution (Cost) <standard></standard>	Medica Advantage (PPO) «Value»	
Premium >	<\$XX>	<\$XX>	
Medical + Rx Benefits	Copays		
Tier 1 Drugs (30-day retail)	<n a=""></n>	<\$0>	
Primary Care Visit	<\$X>	\$0	
Specialist Visit	<\$XX>	<\$XX>	
Urgent Care	<\$XX>	<\$XX>	
Inpatient Hospital	<days \$325="" 1-4:="" day<br="">Days 5-90: \$0/day&gt;</days>	<days \$350="" 1-4:="" day<br="">Days 5-90: \$0/day&gt;</days>	
Extra Benefits	Allowance Amounts		
Dental Allowance	<\$XXX> annually	<\$XXX> annually	
Eyewear Allowance	<\$XXX> annually	<\$XXX> annually	
OTC Allowance	<\$XXX> per quarter	<\$XXX> per quarter	

#### Remember

Our 2024 Medica Advantage plans give you the convenience of <u>medical and prescription drug</u> <u>coverage in one plan with one affordable premium and one customer service number.</u> We have an extensive formulary and a large network of 60,000+ pharmacies, including national chains and local, independent pharmacies.

Stay with Medica for affordable medical and prescription drug coverage. Call us at 1 (877) 379-7535 (TTY: 711).



## **Member Events**

#### **Member Events**

We're hosting open house events for members in impacted areas.

- Sessions will be held in impacted areas
- The agenda includes:
  - Overview presentation explaining plan changes and options
  - 1:1 time with a Medica representative to enroll in a new plan (no change to AOR)



### **North Dakota Event Schedule**

Sessions are held at 9 a.m., 11 a.m., 1 p.m., and 3 p.m.

Date	City	Location	Address
October 16-17	Bismarck/Mandan	Bismarck Event Center	315 S 5th Street, Bismarck, ND 58504
October 18	Grand Forks	Ramada by Wyndham	1205 N 43rd St, Grand Forks, ND 58203
October 19	Jamestown	Jamestown Civic Center	212 3rd Ave NE, Jamestown, ND 58401
November 13-14	Bismarck/Mandan	Bismarck Event Center	315 S 5th Street, Bismarck, ND 58504
November 15	Jamestown	Jamestown Civic Center	212 3rd Ave NE, Jamestown, ND 58401
November 16	Grand Forks	Ramada by Wyndham	1205 N 43rd St, Grand Forks, ND 58203

### **South Dakota Event Schedule**

Sessions are held at 9 a.m., 11 a.m., 1 p.m., and 3 p.m.

Date	City	Location	Address
October 24	Brookings	Dakota Bank Center	824 32nd Ave, Brookings, SD 57006
October 25	Watertown	Ramkota Hotel & Watertown Convention Center	1901 9th Ave SW, Watertown, SD, 57201
November 8	Brookings	Dakota Bank Center	824 32nd Ave, Brookings, SD 57006
November 9	Watertown	Ramkota Hotel & Watertown Convention Center	1901 9th Ave SW, Watertown, SD, 57201

#### **Transition Team**

A Medica Cost Plan Transition Team is in place to support you through this transition.

- A team of Medica employees are ready to help clients enroll in a new plan
- Team members are:
  - ✓ Licensed insurance agents
  - ✓ Extensively trained in Medicare products
  - ✓ Experts at customer service
- The Agent of Record (AOR) will remain

## **Our Commitment**

We remain committed to supporting you.

### **Our Support: Your Medica Sales Partners**



Jerry Melgar
Director, Field Sales –
Consumer Market



**Becky Taylor** Regional Sales Manager



**Eric Lahren**Sales Relationship
Manager



Maggie Chow
Sales Relationship
Manager





THANK YOU