



2024 Broker Forum

Graber and Associates 9/6/24



Why Choose Medica?

We are a member-first company offering a range of effective, affordable solutions

EXCEPTIONAL CUSTOMER SERVICE

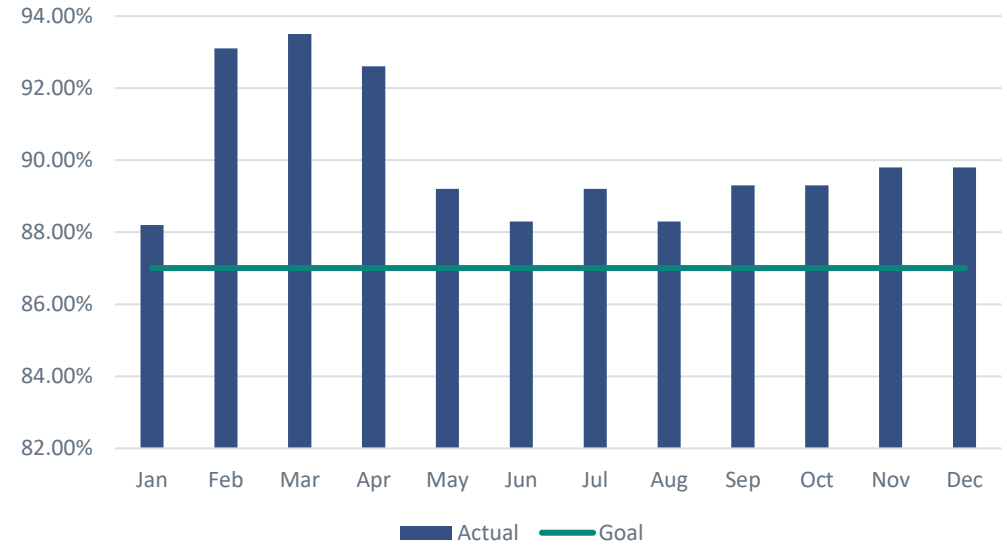
Member-first company

We serve members,
not shareholders

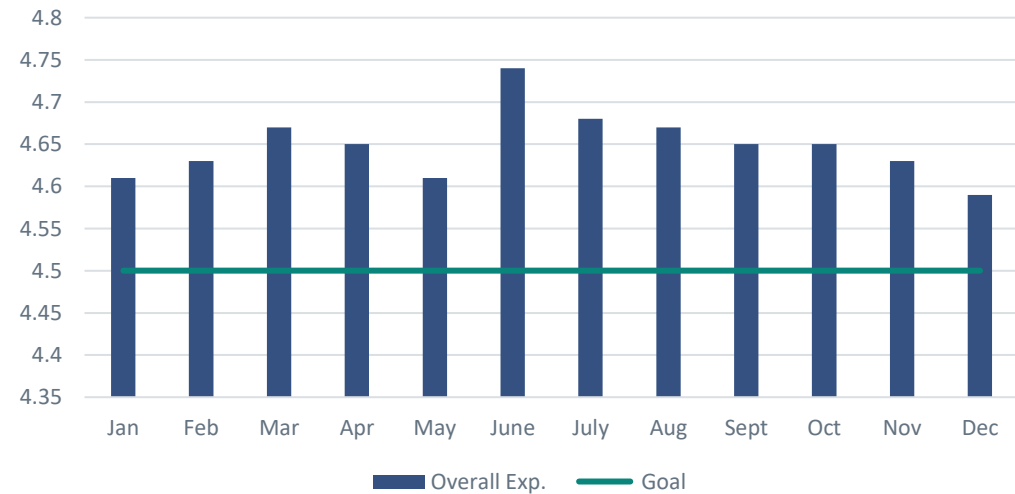
We pick up the
phone every time
you call

Our customer service
reps live where we
do business

2023 First Call Resolution



2023 Member Satisfaction Survey



Dedicated Medicare customer service team

Just hear what our Medicare members have to say...

Fritz is an excellent customer service representative. He is very knowledgeable and courteous. He made my experience very pleasant.

She was the greatest person in customer service I've ever talked to.

Very impressed with the service I received today.

In talking to Jennifer, she was really friendly and pleasant to talk to. Good customer service leaves us way more comfortable. Jennifer is really valuable.

Luke was extremely patient and courteous. He was exceptional.

I'd give the young lady an A+. She understood me and answered my questions. She showed me compassion.

Provider Satisfaction



90% of our providers are **very** satisfied with their interactions with Medica.

Stability

Affordable coverage
since 1975

Long-term,
sustainable growth

Organizational
stability

Stable product
benefits



Strong leadership

Emphasis on
stable pricing

Focus on provider
relations

We support the communities where our members live

+ \$6
Million



Access to healthy
food



Mental health
advocacy



Promoting health
and wellbeing

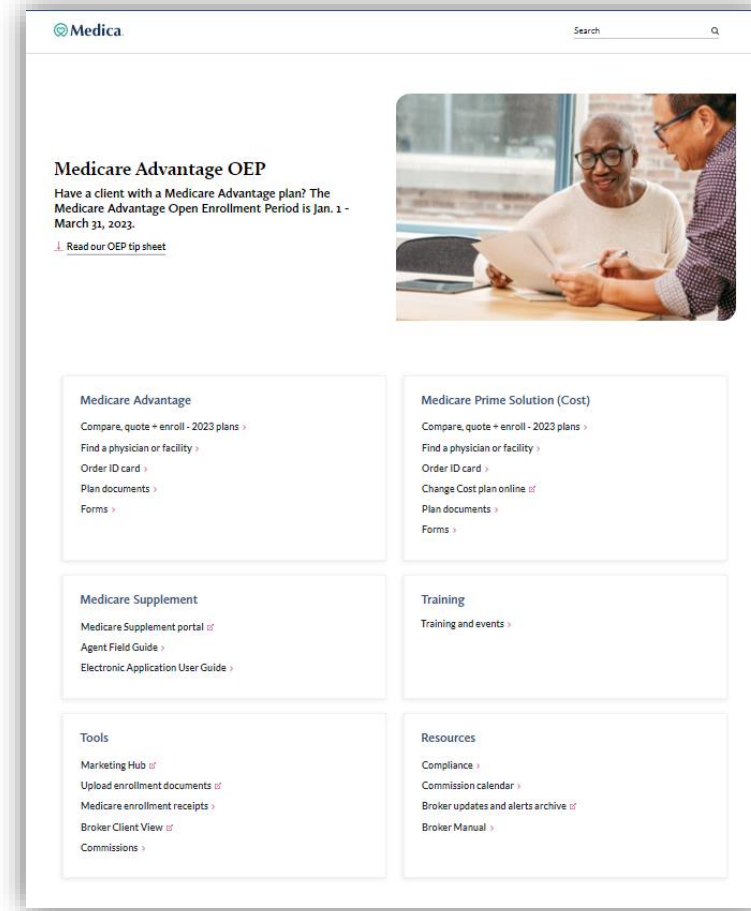
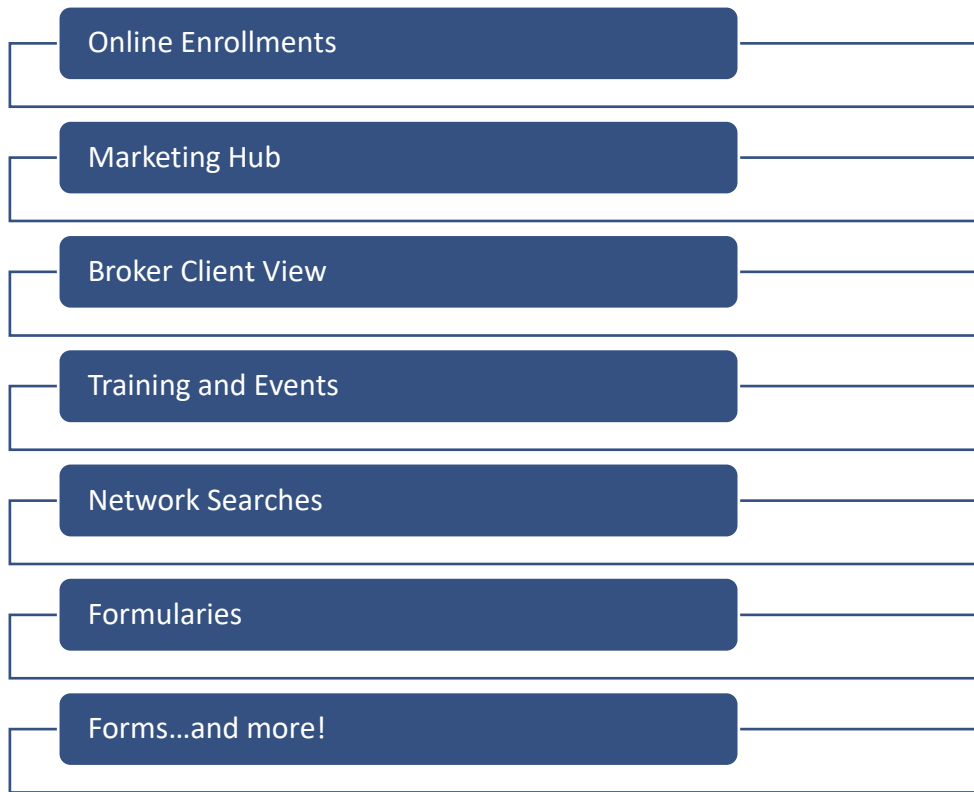


Doing Business with Medica

Online Tools and Professional Service

Medica Broker Portal

We're here for you when you need help! But first, check out the self-serve options available on your Broker Portal.



Secure Upload

You can quickly and safely submit any of these documents, and we'll make sure they get to the right department!



Applications (online enrollment preferred)



Change forms



Termination requests (must be signed by the member)



Automatic payment forms



Power of Attorney (POA) documents



Designated Representative forms to share Protected Health Information (PHI)

Marketing Hub

- Brochures
- Important member plan documents
- Over the Counter (OTC) catalogs
- Formularies
- Kits
- Enrollment forms
- Reimbursement forms

The screenshot shows the Medica Marketing Hub website. The top navigation bar features the Medica logo and a 'Start' button. A left-hand navigation menu lists various categories: Kansas, Minnesota, Individual & Family, Medicaid, Medicare, Medicare Advantage, Customizable Materials, Sales Materials, 2024 Plan Year, Medicare Cost, and Medicare Supplement. Below these are state-specific links for Missouri, Nebraska, North Dakota, Oklahoma, and South Dakota. The main content area displays three product listings for 2024 Medica Advantage materials, each with a thumbnail image and product details.

Product Name	Product ID	Available Quantity
2024 Medica Advantage Broc MN South	MHP-CHA1005816-7-00523A	7621 Each
2024 Medica Advantage Appl Form-MN TC Metro	CHA58080-701023A	9308 Each
2024 Medica Advantage Appl Form - MN North	CHA58079-701023A	5740 Each
2024 Medica Advantage Appl Form - MN South	CHA58082-701023A	-



2025 Medicare Highlights

Top 3 reasons to sell Medica's Medicare plans

*Healthcare
that's easy to
use*

*Excellent
provider
network*

*Dedicated
customer
service team*

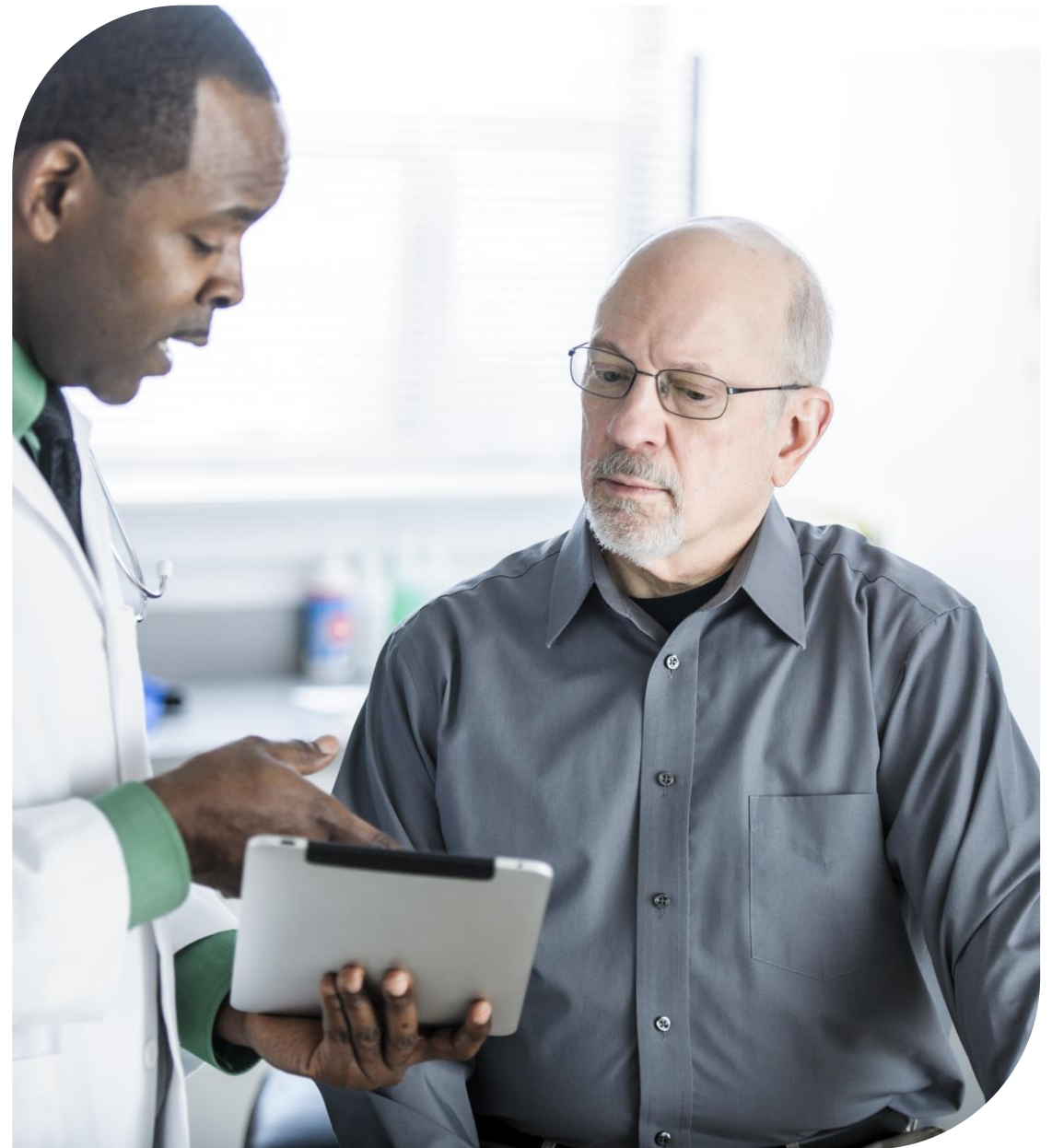
Healthcare that's easy to use

We partner with doctors to make sure:

- Your clients get the care they need
- Medicare dollars are spent effectively
- Health care costs are well managed

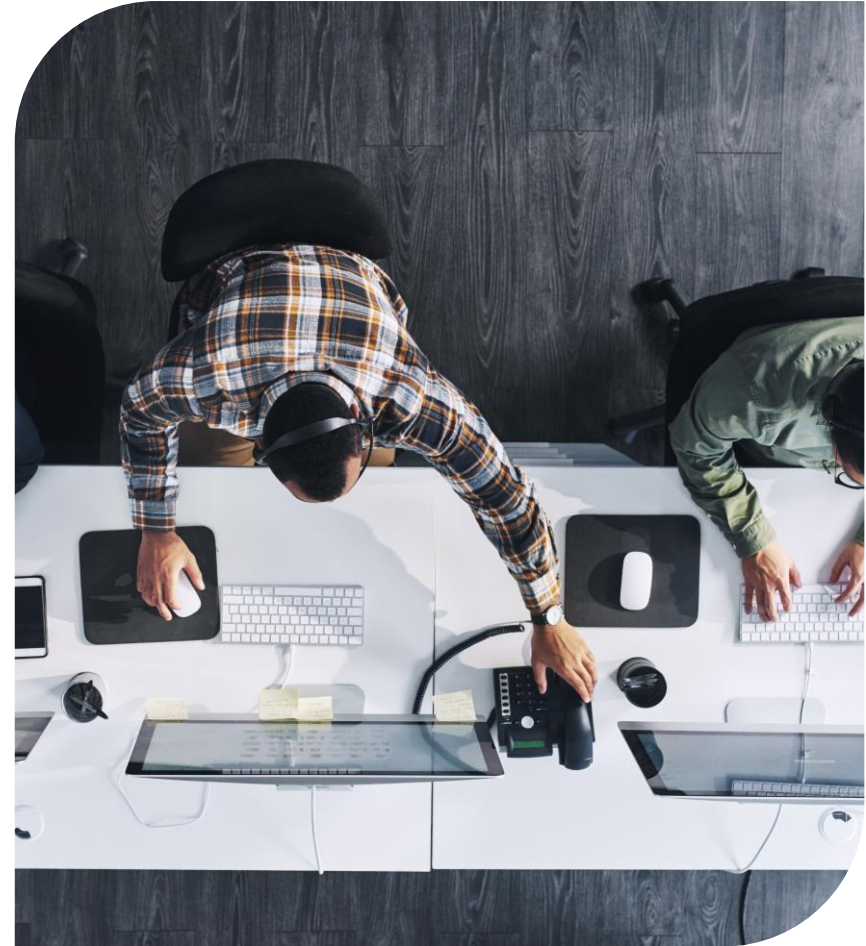
We do it well:

- **90%** of Prior Authorization requests are fulfilled within 24 hours
- Medica's approval rate is more than **95%**
- We require prior authorization for **fewer procedures and treatments** than other Medicare Advantage payors in the market



Dedicated Medicare Customer Service Team

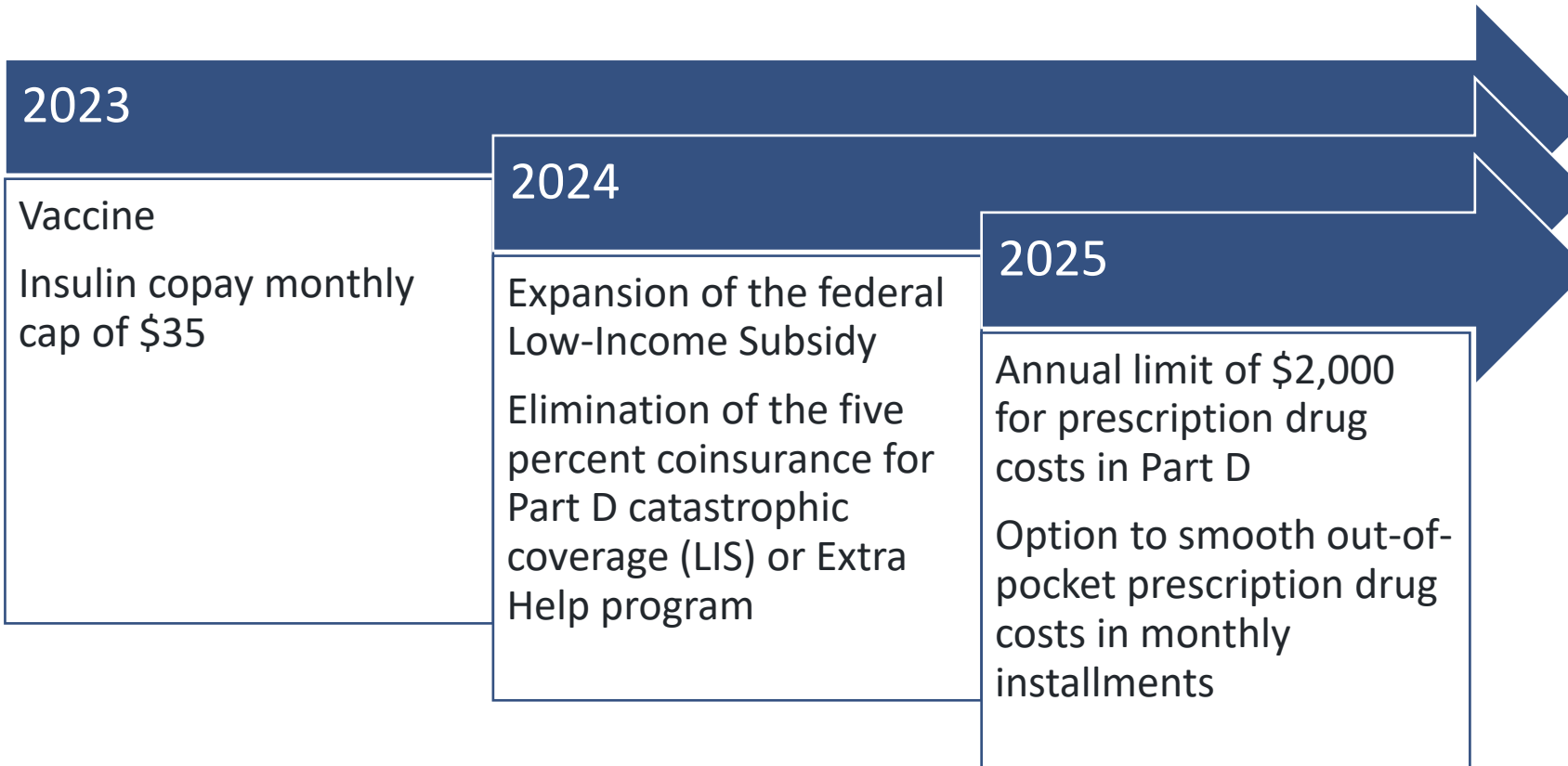
- Training:
 - New hires are trained specifically on one line of business due to the complexity of Medicare
 - Weekly Government Programs education sessions focus on plan and process changes and soft skill reinforcement
- Percentage of calls with 1 call resolution:
 - Medicare Advantage - 88.91%
 - Medicare Cost - 87.3%
- Average hold time goal is 90-120 seconds, we consistently achieve or beat this goal
- After Call Survey goal is 4.5, average is 4.67
- Quality goals is 97.5 %, average score is 98.9





2025 Part D Updates

Part D Inflation Reduction Act



Medicare Prescription Payment Plan (M3P)

Who is NOT the ideal member for this program?

- Yearly drug costs are low
- Drug costs consistent each month
- Considering signing up late in the year
- Do receive Extra Help from Medicare
- Do receive help from other organizations (State Pharmaceutical Assistance Program (SPAP), a coupon program, or other health coverage)

2025 Medicare Advantage Plans

2025 Medica Formulary Changes



- Minimal disruption with formulary change
 - ~0.7% total number of prescriptions written
 - ~1% of members impacted
- Impacted members will receive letters in Q4

Our provider network

Easy to understand featuring the same broad provider network across Medica MAPD footprint

- Minnesota, Nebraska, Iowa, North Dakota, South Dakota

All major health care systems included in our network

- Including Mayo Clinic

No referral required ever

- Access to any provider in the network

2025 MA Plan Improvements

IMPROVEMENTS

Combined MOOPs

- All plans now have Combined MOOPs (i.e., in-network and out-of-network cost sharing is the same dollar amount)

Copay for Air Ambulance

- All plans have a \$375 copay for air ambulance (instead of a 20% coinsurance)

County Expansions

- 9-co South Dakota services area expansion

HELD STEADY

Formulary

- Little change in the formulary (<1% disruption)

\$0 Part D Deductibles

- Plans with \$0 Part D deductibles retained them

Per Stay/Per Day

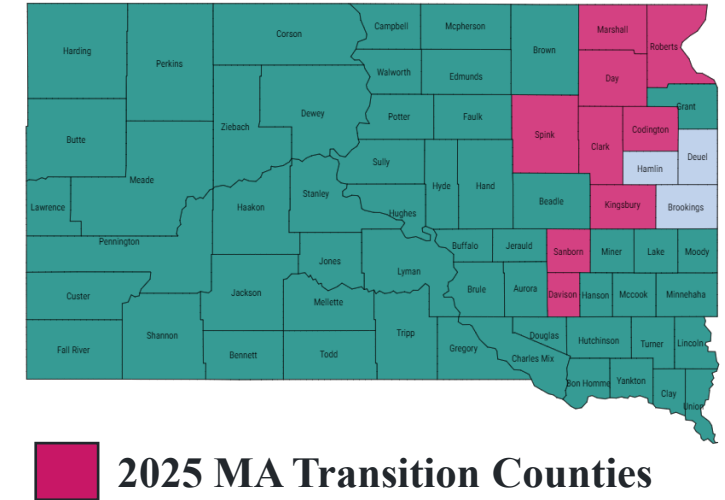
- All Hospital Inpatient copays remained either “per stay” or “per day”

2025 Medica Advantage Service Area Expansion – SD

Medica Advantage will expand to 9 additional South Dakota counties for CY2025:

MA Expansion driven by Cost plan county exit by CMS (2-plan test)

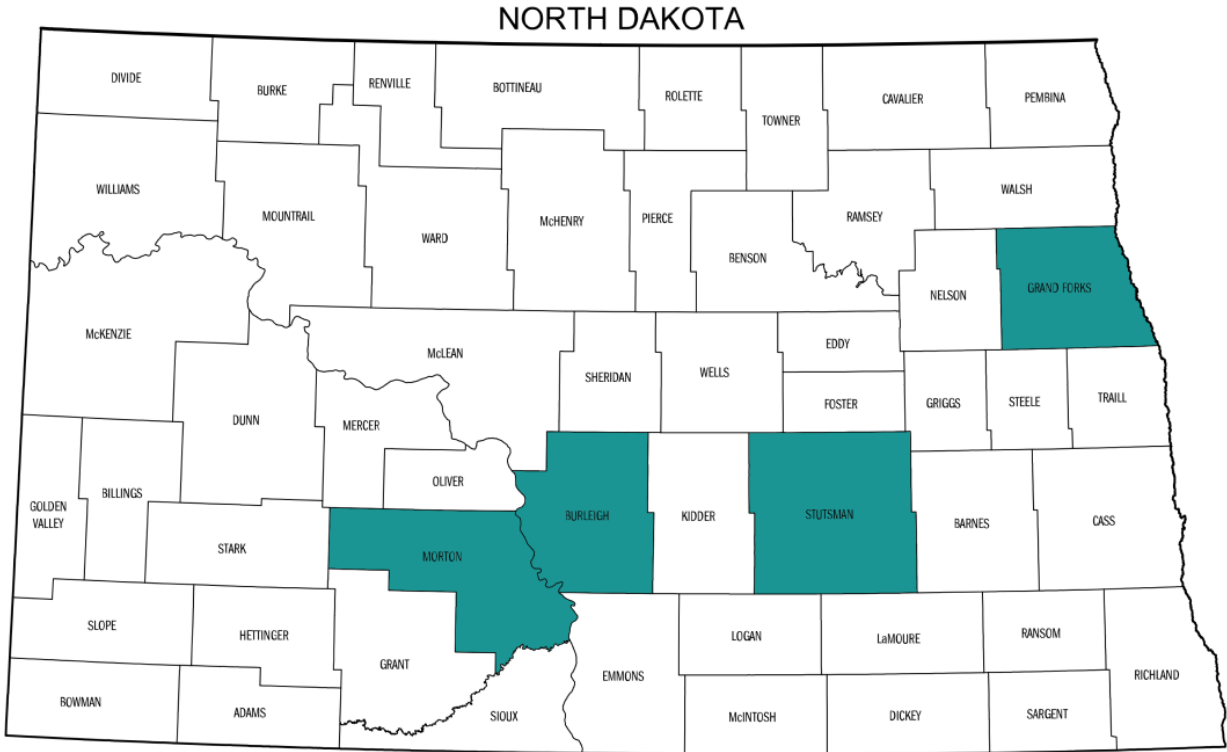
- Nine counties included: Clark, Codington, Davison, Day, Kingsbury, Marshall, Roberts, Sanborn, and Spink counties
- Impacts ~5,200 Cost members
- Similar to 2024, Medica will offer MA plans in Cost exit counties



Medica will continue to serve these SD counties in 2025 with the following MA plan options:

- Medica Advantage Value (PPO) *\$0 premium*
- Medica Advantage Select (PPO) *\$66 premium*
- Medica Advantage Preferred (PPO) *\$201 premium*
- Medica Advantage Solution *\$0 Medical-only w/ \$85 Part B buy-down*

2025 Medica Advantage Service Area - ND



- Counties Include:
- Burleigh
 - Grand Forks
 - Morton
 - Stutsman

Medica Medicare Advantage | North Dakota and South Dakota

	Medica Advantage SM Value (PPO)	Medica Advantage SM Select (PPO)	Medica Advantage SM Preferred (PPO)	Medica Advantage Solution [®] H8889-009 (PPO)
	In-Network	In-Network	In-Network	In-Network
Monthly Premium	\$0	\$66	\$201	\$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	\$45	\$30	\$0	\$35
Urgent Care	\$0 - \$50	\$0 - \$45	\$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 - \$125	\$0 - \$85	\$0 - \$50	\$0 - \$85
Therapeutic Radiology	\$80	\$80	\$0	\$80
X-ray	\$20	\$20	\$0	\$20



* When using an EPIC[®] provider

Medica Medicare Advantage | North Dakota and South Dakota

	Medica Advantage SM Value (PPO)	Medica Advantage SM Select (PPO)	Medica Advantage SM Preferred (PPO)	Medica Advantage Solution [®] H8889-009 (PPO)
	In-Network	In-Network	In-Network	In-Network
Medical Benefit ▼	YOU PAY			
Diabetes Supplies	\$0-20%	\$0-20%	\$0-20%	\$0-20%
Durable Medical Equipment	20%	20%	\$0	20%
Part B Drugs	20%	20%	20%	20%
Outpatient Surgery	\$395 - \$495	\$200 - \$300	\$0 - \$50	\$295 - \$395
Ambulance – Ground	\$295	\$250	\$0	\$325
Emergency Room – U.S.	\$125	\$125	\$0	\$125
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: \$350/day Days 7-90: \$0
Skilled Nursing Facility	Days 1-20: \$10 Days 21-38: \$214/day Days 39-100: \$0	Days 1-20: \$0 Days 21-38: \$214/day Days 39-100: \$0	Days 1-20: \$0 Days 21-100: \$25/day	Days 1-20: \$0 Days 21-43: \$214/day Days 44-100: \$0

†Limited to specific manufacturers LifeScan (OneTouch) and Roche (Accu-Chek) with all other manufacturers not covered

Medicare Advantage | Part D Coverage | North Dakota and South Dakota

	Medica Advantage SM Value (PPO)	Medica Advantage SM Select (PPO)	Medica Advantage SM Preferred (PPO)
Part D Deductible	\$0 Tiers 1-2 \$495 Tiers 3-5	\$0 Tiers 1-2 \$250 Tiers 3-5	\$0 All tiers
YOU PAY ▼ (30-day Retail)			
	Standard Pharmacy	Standard Pharmacy	Standard Pharmacy
Tier 1 (Deductible does not apply) Preferred Generic	\$0	\$0	\$0
Tier 2 (Deductible does not apply) Generic	\$15	\$13	\$11
Tier 3 (Deductible does not apply – H8889-001 only) Preferred Brand	18%	23%	25%
Tier 4 Non-Preferred	50%	50%	50%
Tier 5 Specialty Drugs	27%	30%	33%
Catastrophic Coverage (Member-only drug costs above \$2,000+)			
	The plan pays the full cost for your covered Part D drugs		

2025 Med Advgt Highlights – North Dakota and South Dakota

- 9-county expansion in South Dakota

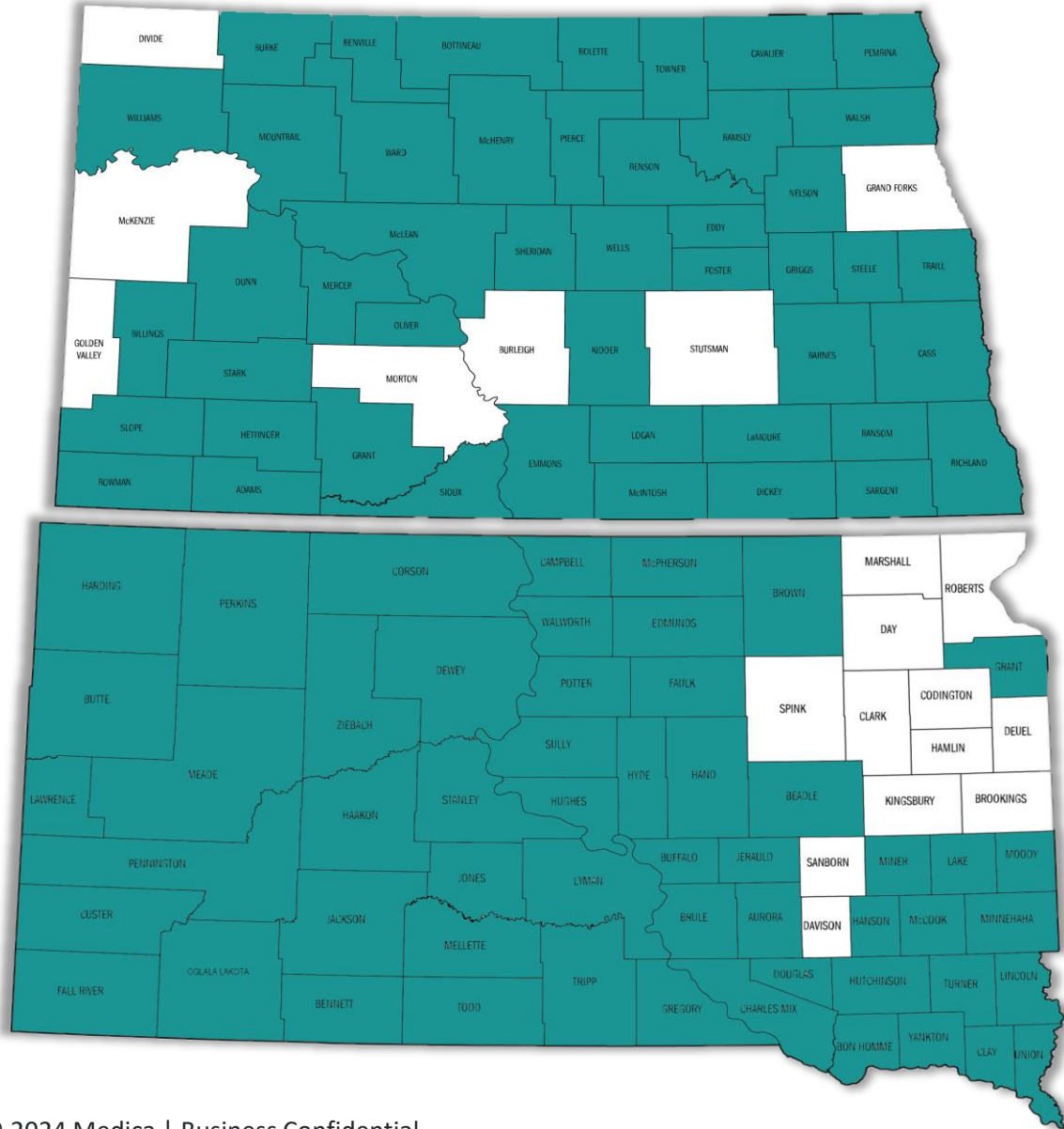
Benefit Highlights							
Value (\$0 MAPD)		Select (\$66 MAPD)		Preferred (\$201 MAPD)		H8889-009 (MA Only)	
Dental	\$750	Dental	\$800	Dental	\$1000	Dental	\$1000
OTC	\$40/semi-annually	OTC	\$60/semi-annually	OTC	\$75/semi-annually	OTC	\$75/semi-annually
Eyewear	\$200	Eyewear	\$200	Eyewear	\$250	Eyewear	\$200

2025 Medica Prime Solution® (Cost)

2025 Cost Plan Improvements

Lower MOOP	Core plan in now has a lower MOOP of \$3,750
Lower IP Hospital	Basic plan in MN now has a lower inpatient hospital copay of \$200/stay
County Expansions	North Dakota has expanded services areas
Mail-Order	Preferred Mail Order has a discount of 2.5x copay for a 90-day supply
Standard Plan Premium	The Standard Plan in MN and ND still has a \$0 premium
Enhanced, Core & Thrift Plans	Minimal medical benefit changes for 2025
Insulin	Flat \$35 insulin copays across all plans

2025 Cost Plan Highlights – North Dakota and South Dakota



Plan	Premium	Pharmacy Network
Thrift (030)	\$53	-
Thrift w/Rx (007)	\$101.80	Regional Medicare Preferred Performance
Standard (044)	\$0	-
Standard w/Rx (049)	\$64.10	National Medicare Performance
Core (034)	\$98	-
Core w/Rx (035)	\$182.80	National Medicare Performance
Premier (036)	\$217	-
Premier w/Rx (037)	\$307.10	National Medicare Performance

Medica Prime Solution (Cost) | North Dakota and South Dakota

	Standard*	Thrift	Core	Premier
Medical-Only Monthly Premium	\$0	\$53	\$98	\$217
Medical + Part D Monthly Premium	w/Rx: \$64.10	w/Rx: \$101.80	w/Rx: \$182.80	w/Rx: \$307.10
BENEFITS ▼	YOU PAY ▼			
Preventive Services	\$0	\$0	\$0	\$0
Primary Care	\$15	20%	\$0	\$0
Specialist Office Visit	\$60	20%	\$15	\$10
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 - \$60	20%	\$0 - \$15	\$0
Outpatient Surgery	\$300 - \$500	20%	\$100 - \$150	\$50 - \$100
Emergency Care	\$125 worldwide	\$50	\$50 worldwide	\$100 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	\$200 per stay
Skilled Nursing Facility	Days 1-20: \$0 /day Days 21-100: \$214 /day	Days 1-20: \$0 /day Days 21-100: \$214 /day	Days 1-20: \$0 /day Days 21-100: \$50 /day	Days 1-20: \$0 /day Days 21-100: \$100 /day
Max. Out-of-Pocket	\$5,000	\$6,700	\$3,750	\$3,000
Medical Deductible	\$0	\$50	\$0	\$0

Medica Prime Solution (Cost) | Part D Benefits | ND and SD

Part D Deductible	Standard w/Rx*		Thrift w/Rx		Core w/Rx		Premier w/Rx		
	\$0 Tier 1 \$250 Tiers 2-5		\$590 All tiers		\$0 Tier 1 \$590 Tiers 2-5		\$0 Tier 1 \$590 Tiers 2-5		
				YOU PAY ▼ (30-day Retail)					
	Standard Pharmacy		Preferred Pharmacy	Standard Pharmacy	Standard Pharmacy		Standard Pharmacy		
Tier 1 Preferred Generic	\$5		\$8	\$15	\$2		\$5		
Tier 2 Generic	\$20		\$14	\$20	\$12		\$12		
Tier 3 Preferred Brand	15%		20%	20%	17%		11%		
Tier 4 Non-Preferred	50%		50%	50%	50%		50%		
Tier 5 Specialty Drug	30%		25%	25%	25%		25%		
Catastrophic Coverage (Member-only drug costs above \$2,000)									
The Plan pays the full cost for your covered Part D drugs									

2025 Cost Plan Options & Highlights – ND and SD

Benefit Highlights					
Standard Plan (044/049)		Core Plan (034/035)		Premier Plan (036/037)	
OTC	\$25/semi-annually	OTC	\$50/semi-annually	OTC	\$50/semi-annually
Dental	\$400/yr	Dental	\$300/yr	Dental	\$400/yr
Eyewear	\$150/yr	Eyewear	\$100/yr	Eyewear	\$200/yr



2025 North Dakota Dual Eligible Special Needs Plan (D-SNP) Highlights

What is a D-SNP?

A Dual Eligible Special Needs Plan, also called a D-SNP, is a kind of Medicare Advantage plan for people who have both Medicare and Medicaid.



Dual Eligible

Medicare benefits
Medical Assistance (Medicaid) benefits



Special Needs Plan

Provides benefits and services to people with specific conditions, certain health care needs, or who also have Medicaid

Why Sell D-SNP?

Year-round **SEP**- individuals who qualify for D-SNP have an SEP once per quarter to enroll
Market leading benefits to help vulnerable, low-income Medicaid recipients



\$0 premium plan



Large provider network with no referrals needed



\$0 cost-sharing for Part D drugs



Extra benefits at no extra cost

Eligibility

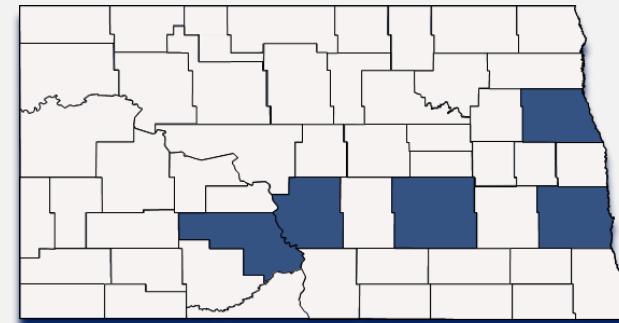


Part A

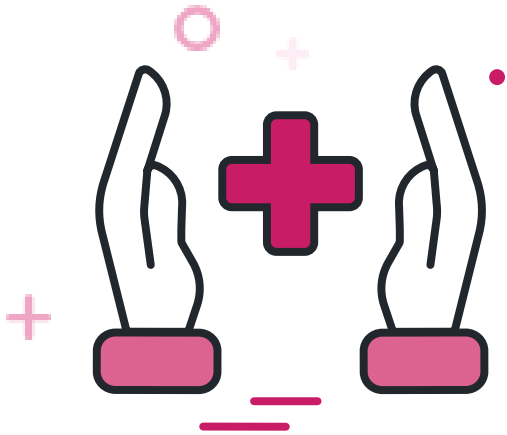


Part B

- Age 18 or older
- Entitled to Medicare Parts A & B and eligible for Part D
- Eligible for full Medicaid benefits in North Dakota
 - QMB+, SLMB+, FBDE only
- Are a permanent resident of one of these counties:
 - Burleigh
 - Cass
 - Grand Forks
 - Morton
 - Stutsman



Case Manager



A Case Manager will be your partner to help you stay healthy and independent

- A trained professional who helps with your medical, behavioral health, social, and everyday needs
- Helps you create a personalized plan with a broad range of services and support
- Gives you information on resources in your community

Coordination with your extended care team



Your Case Manger:

- Helps you make appointments with participating network health care providers
- Explains your plan's benefits and covered services – in plain language
- Educates you on your health conditions and on topics such as nutrition, exercise, and preventing falls
- Helps you manage your health care and helps with Medicaid paperwork

Provider Network



These major health systems and others are in network:

Altru Health System

CHI St. Alexius Health

Essentia Health

Jamestown Regional Medical
Center

Sanford

Trinity Health



Example of healthy savings card.



Healthy Savings

Food, OTC, Utilities, Fitness Benefits

Healthy Savings[®] App

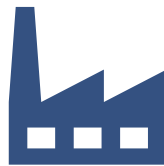
Money-saving extras to keep members healthy

Get **\$185 a month** through our prepaid Healthy Savings card to spend in stores or online:

- **\$125 a month** for healthy foods or to help pay utilities
- **\$60 a month** for over-the-counter items or fitness expenses



Healthy foods



Utilities



Over-the-counter
items



Fitness

One Pass™ \$0 fitness program



Physical health

- 20,000 + gyms nationwide
- Join classes and use exercise equipment
- Home fitness kits if you can't visit a gym
- 20,000+ on-demand and live-streaming fitness classes and exercises



Brain health

- Personalized, online brain training program to help improve memory, attention, focus, and brain speed



Social health

- 30,000+ in-person or online social activities, community classes, and events

Additional rewards and supports

- Get \$25 to \$50 gift card rewards for completing regular preventive care visits and screenings
- Count your steps, monitor your heart rate, and track your health with the ready-to-use Reemo™ smartwatch



Terms and conditions apply.



Questions?



THANK YOU