

# 2023 MVP Health Care Medicare Advantage Product Training

2023 National Broker Exchanges Certification Program

July 2022



# Training Instructions

## Welcome to the MVP Medicare Advantage Direct Bill National Broker Product Training

- This training will take you approximately 30 minutes to complete
- There is no audio, and you can advance each slide on your own
- A knowledge check will be provided at the end of the training
  - Completion of the knowledge check is **required**
  - You **must score 85%** or higher to pass the course

# MVP Health Care



# Who is MVP Health Care

## **MVP Medicare Advantage Expertise:**

- MVP has over **30 years of experience** serving Medicare beneficiaries
- One of the leaders in Medicare Advantage in New York and Vermont
- MVP Health Care's Medicare Advantage plans are highly rated by Medicare. This reflects our commitment to quality, service, and customer satisfaction
- Regional provider with NYS based dedicated customer service
- MVP Medicare Advantage plans provide access to more than 23,000 doctors and hospitals across New York, Vermont and in additional areas

# MVP Medicare Advantage Service Area

- The MVP Medicare Advantage **service area** spans all counties in New York, except NYC and Long Island; as well as the entire state of Vermont
- The MVP service area is divided into regions, and plan offerings will vary depending on region
- Agents can search plan offerings by county

# MVP Medicare Advantage Plans

**MVP Health Care offers two types of Direct Bill Medicare Advantage plans to its customers:**

## **HMO-POS (Health Maintenance Organization-Point of Service)**

- An HMO-POS requires customers to select a PCP and allows customers to see non-par providers in or out of our service area for covered services
- Customers must reside within the plan's service area
- The out-of-network coverage is limited. MVP pays 70% for covered services up to a set dollar amount and the customer pays 30%
- Out-of-network benefits may be more costly to the customer.

## **PPO (Preferred Provider Organization)**

- PPO plans do not require customers to select a PCP
- Customers can receive covered services from providers in and out of the network and **out-of-network coverage is unlimited**
- Customers must reside within the plan's service area
- If a customer receives care from a provider who does not contract with MVP, they pay the out-of-network co-pay or co-insurance, which may cost more than in network services

# Medicare Advantage Overview



# Medicare Advantage – A Quick Review

## Medicare Advantage (MA)

- ✓ Medicare program administrated by private insurers
- ✓ Medicare Advantage plans are Medicare Part C
- ✓ You must have Medicare Part A and Part B to be eligible.
- ✓ Medicare Advantage plans are different from Medigap plans, also known as supplemental plans. Medicare Advantage plans replace Original Medicare. Medigap plans work with Original Medicare to cover some or all of what Original Medicare doesn't cover, such as deductibles, coinsurance, or copays.

## **MVP does not offer Medigap plans**

Medicare Beneficiaries cannot be enrolled in a Medicare Advantage plan and a stand-alone Part D prescription drug plan at the same time



# 2023 MVP Medicare Advantage Plans



# Star Rating

2022 MVP Star rating\*

# 4.5 Stars



\* 2023 STAR ratings will be released later in the year

# Capital District/Central NY & Southern Tier Plan Offerings & Premiums

Plan Name	Plan Type	Premium
Preferred Gold <u>no</u> Part D	HMO-POS	\$0
WellSelect w/ Part D	PPO	\$0
Secure w/ Part D	HMO-POS	\$40
Patriot Plan w/ Part D	PPO	\$45
Secure Plus w/ Part D	HMO-POS	\$90
WellSelect Plus w/ Part D	PPO	\$125
Preferred Gold w/ Part D	HMO-POS	\$140

# Rochester/Buffalo Plan Offerings & Premiums

Plan Name	Plan Type	Premium
Preferred Gold <u>no Part D</u>	HMO-POS	\$0
Secure w/ Part D	HMO-POS	\$15
Patriot Plan w/ Part D	PPO	\$45
WellSelect w/ Part D	PPO	\$80
Preferred Gold w/ Part D	HMO-POS	\$211

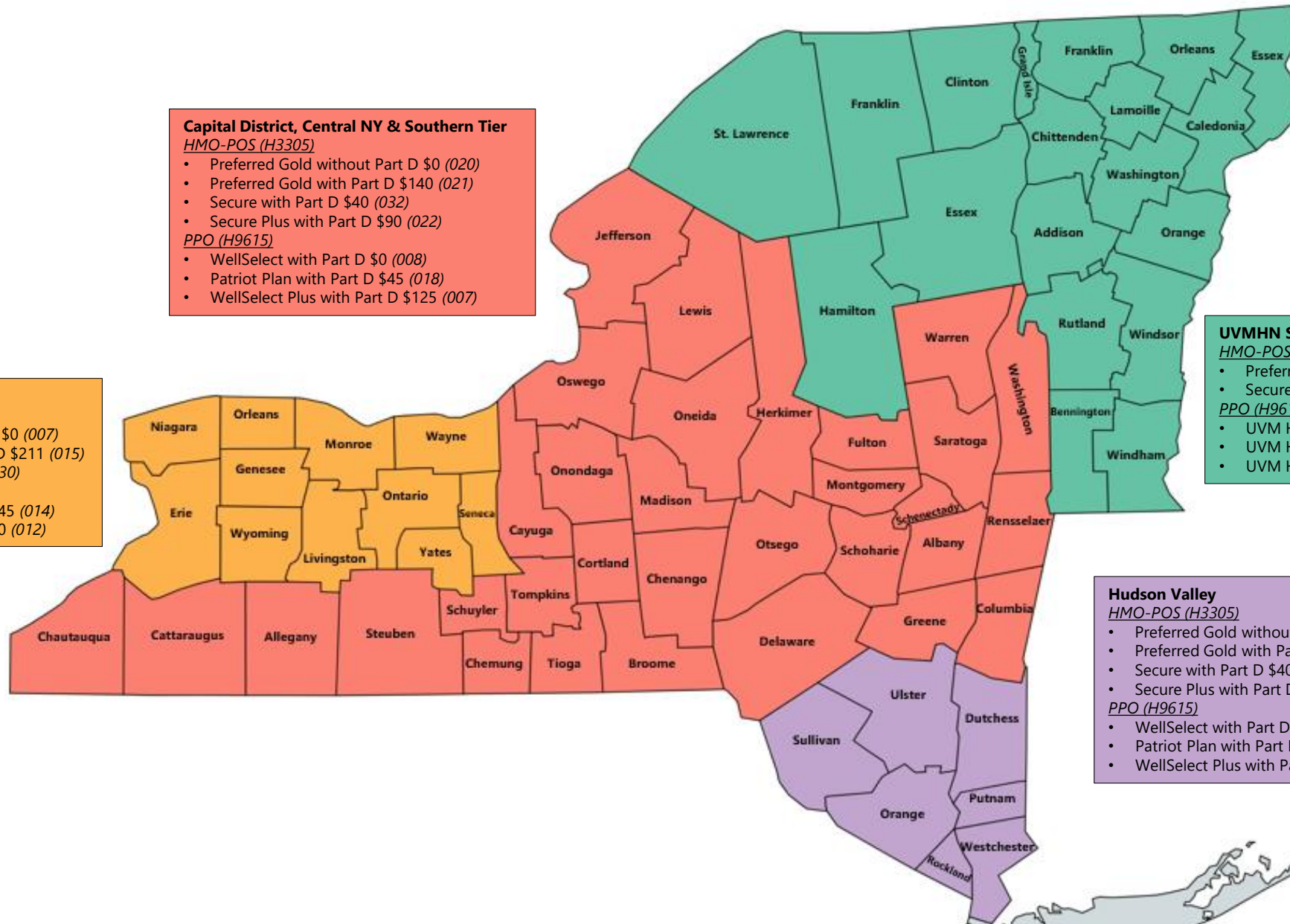
# Hudson Valley Plan Offerings & Premiums

Plan Name	Plan Type	Premium
Preferred Gold <u>no Part D</u>	HMO-POS	\$0
WellSelect w/ Part D	PPO	\$0
Secure w/ Part D	HMO-POS	\$40
Patriot Plan w/ Part D	PPO	\$45
Secure Plus w/ Part D	HMO-POS	\$90
WellSelect Plus w/ Part D	PPO	\$134
Preferred Gold w/ Part D	HMO-POS	\$140

# VT/Northern NY (UVMHN) Plan Offerings & Premiums

Plan Name	Plan Type	Premium
MVP Preferred Gold <u>no Part D</u>	HMO-POS	\$0
UVMHA Select w/ Part D	PPO	\$0
UVMHA Secure w/ Part D	PPO	\$50
MVP Secure Plus w/ Part D	HMO-POS	\$90
UVMHA Preferred w/ Part D	PPO	\$130

# 2023 Medicare Direct Bill Plans



**Capital District, Central NY & Southern Tier**  
HMO-POS (H3305)

- Preferred Gold without Part D \$0 (020)
- Preferred Gold with Part D \$140 (021)
- Secure with Part D \$40 (032)
- Secure Plus with Part D \$90 (022)

PPO (H9615)

- WellSelect with Part D \$0 (008)
- Patriot Plan with Part D \$45 (018)
- WellSelect Plus with Part D \$125 (007)

**Rochester/Buffalo**  
HMO-POS (H3305)

- Preferred Gold without D \$0 (007)
- Preferred Gold with Part D \$211 (015)
- Secure with Part D \$15 (030)

PPO (H9615)

- Patriot Plan with Part D \$45 (014)
- WellSelect with Part D \$80 (012)

**UVMHN Service Area**  
HMO-POS (H3305)

- Preferred Gold without Part D \$0 (020)
- Secure Plus with Part D \$90 (022)

PPO (H9615)

- UVM Health Advantage Select \$0 (015)
- UVM Health Advantage Secure \$50 (016)
- UVM Health Advantage Preferred \$130 (017)

**Hudson Valley**  
HMO-POS (H3305)

- Preferred Gold without Part D \$0 (020)
- Preferred Gold with Part D \$140 (021)
- Secure with Part D \$40 (032)
- Secure Plus with Part D \$90 (022)

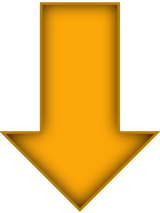
PPO (H9615)

- WellSelect with Part D \$0 (010)
- Patriot Plan with Part D \$45 (018)
- WellSelect Plus with Part D \$134 (009)

# Service Area Changes

## Vermont & Northern NY Reduction

- WellSelect w/ Part D
- Patriot Plan



### Available Plans:

- MVP Preferred Gold w/o Part D
- MVP Secure Plus w/ Part D
- UVMHA Select w/Part D
- UVMHA Secure w/Part D
- UVMHA Preferred w/Part D

## Hudson Valley, CNY, & East Reduction

- Patriot Plan
- MVP Smartfund (MSA)



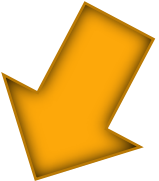
### Available Plans:

- MVP Preferred Gold w/o Part D
- MVP WellSelect w/Part D
- MVP Secure w/Part D
- Patriot Plan w/Part D
- MVP Secure Plus w/ Part D
- MVP WellSelect Plus w/Part D
- MVP Preferred Gold w/Part D

**\*Not all plans available in all regions**

## Patriot Plan w/ Part D Expansion

- Sullivan, Warren, Washington, Fulton, Montgomery, Schoharie, Delaware, Otsego, Herkimer, Lewis, Madison, Chenango, Broome, Cortland, Cayuga, Tompkins, Tioga, Chemung, Schuyler





# 2023 MVP Medicare Advantage Plan Benefits



# MVP Medicare Advantage Plan Benefits

With MVP Medicare Advantage Plans, preventive care is covered in full In-Network – including but not limited to:

- Welcome to Medicare Visit and Annual Wellness Visit
- Colonoscopies
- Mammogram screenings
- Bone density scans
- Colorectal screenings
- Prostate screenings

# MVP Medicare Advantage Plan Benefits

## **Doctor Visits**

MVP Medicare Advantage plans cover the doctor's visits that Original Medicare covers, such as Primary Care and Specialist visits.

MVP Medicare Advantage plans cover additional services including:

- Acupuncture
- Routine Vision and Hearing Exams
- Chiropractic
- Podiatry

# MVP Medicare Advantage Plan Benefits

## **Unplanned Care with MVP Medicare Advantage plans:**

- Emergency care and urgently needed care are covered worldwide

## **Dialysis Services with MVP Medicare Advantage plans:**

- Covered nationwide

# MVP Medicare Advantage Plan Benefits

## **MVP Medicare Advantage Plans cover the following Rehabilitation Services:**

- Skilled Nursing Facility (SNF)
  - When medically necessary
  - No 3-day inpatient stay required
- Home Health care
- Physical, Speech and Occupational therapy
- Mental Health care
- Outpatient Substance Abuse counseling

# 2023 UVMHA Medicare Advantage Plan Benefits



# UVMHA Product Overview

MVP partnered with the University of Vermont Medical Health Network (UVMHN) to co-create a unique doctor-influenced Medicare Advantage plan to meet the specific health care needs of older adults in Vermont and northern New York.



**Excellent Price Points:** \$0, \$50, and \$130 monthly premiums



**Benefits:** enhanced plan benefits (e.g., max out of pocket, Rx deductible, PCP visits, specialist visits, hospital stays)



**Supplemental Benefits:** Vision exam and eyewear, comprehensive dental, hearing aid, transportation and OTC allowance



**Whole Health:** Condition-specific supports & tools, wellness and self-management, social needs and fitness benefits

# UVMHA Product Overview

## Targeted Wellness Enhancements

### Medication Support

- Tier 3 maintenance medication supply (mail order) 90-day medication supply for 2 months copay cost
- Reduced Rx deductible (\$0 -\$250, depending on plan type)
- Over-the-counter (OTC) quarterly allowances (\$25-50/quarter, depending on plan type)
- Catalog customized for CHF or DM needs (compression stockings, etc.)

### Behavior Change & Lifestyle Support

- \$0 copay tobacco cessation counseling
- \$0 nutritional counseling (in-person & virtual)
- Fitness programs and incentives – SilverSneakers & MVP Living Well Programs

### Social Needs Support

- Non-emergency transportation (up to 36 one-way rides per year, depending on plan type)
- Medically tailored meal benefit



# UVMHA Product Details

Additional UVMHA product details will be provided to you, please refer to forthcoming UVMHA 2023 plan information.

# 2023 MVP Medicare Advantage Prescription Drug Coverage – Part D



# Part D Benefits

## Tier Structure

- Continue with 5-tiered Part D benefit

## Deductible

- The Part D deductible will apply to Tiers 3-5 if the plan has a deductible

## Initial Coverage Limit (ICL)

- ICL for 2023 is \$4,660

## True Out of Pocket (TrOOP)

- TrOOP for 2023 is \$7,400

## Diabetes Supplies

- Preferred Brands for test strips and supplies are One Touch, Freestyle, Precision and Prodigy



# Part D Benefits and Coverage

Some plans will have a Part D deductible, please refer to forthcoming MVP 2023 plan information.

- CVS/Caremark is MVP's Pharmacy Benefit Manager
- MVP's drug co-pays are based on 5 drug tiers
- Many drugs are available through CVS/Caremark by mail order. Customers pay only 2 co-pays for a 90-day (3-month) supply – saves 1/3 of the cost!
  - This mail order discount does not include all drugs – please refer to our 2023 Formulary.
- Initial Coverage Limit – Customer Total Drug Costs – for 2023 is \$4,660

# Part D Coverage Gap

## Coverage Gap

When a customer's total drug costs reach \$4,660 the member has reached the coverage gap, or "Donut Hole." In the Coverage Gap, the customer pays 25% for generic drugs and Medicare-contracted brand drugs.

MVP Medicare Advantage plans will have a \$0 co-pay for all Tier 1 drugs in 2023

# Part D Catastrophic Coverage

## Catastrophic Coverage

Customer costs change when Catastrophic Coverage is reached. Catastrophic Coverage starts if the customer's out-of-pocket costs (customer co-pays + manufacturer discount) reach \$7,400.

Customer costs are reduced to the greater of 5% or \$4.15 for generics and \$10.35 for brand name drugs.

# Help with Part D Drug Costs

## **Low Income Subsidy (LIS) (Extra Help)**

Medicare provides a **Low-Income Subsidy**, also known as LIS or extra help, to pay for drug costs and premiums for eligible customers who meet specific federal income requirements. This can help to lower premiums.

## **EPIC (Elderly Pharmaceutical Insurance Coverage)**

EPIC is the New York State program that helps pay Part D drug costs and Part D premium for qualifying customers

- ✓ You must have a Part D plan to enroll in EPIC
- ✓ You must be 65 to be eligible for EPIC.

**VPharm** is Vermont's state prescription drug program

# 2023 Extra Benefits





# Part D Senior Savings Model

**\* Application Conditionally Approved**

## All Medicare Advantage Plans

**\*\* Non-Part D plans Excluded**

Formulary Insulin from participating manufacturers capped at **\$35 copay** per member per month

## UVMHA Plan Exclusive Component

**\$100 every 6-months Store Specific Gift Card**

- All members with diabetes prescribed an anti-diabetic classified drug is eligible
- All customers must maintain a 75% medication adherence measured bi-annually
- Must participate in the MVP medication therapy management (MTM) bi-annually



# Preventive & Comprehensive Dental Services

## Preventive Dental

Increased preventive dental services from 1 x-ray, 1 oral exam, and 1 cleaning to 2 of each per calendar year on MVP Medicare Secure plan in Roc/Buf

## Comprehensive Dental

- \$1000 per calendar year with \$100 deductible
  - Preferred Gold w/o Part D (Capital District/CNY/ST)
  - Preferred Gold (Roc/Buf & Capital District/CNY/ST)
  - WellSelect Plus (Capital District/CNY/ST& HV)



# MVP Medicare Advantage Optional Dental Rider

- Optional Comprehensive Dental Plan using the Dentemax network
- Members can see any dentist
- Can be balanced billed if member sees non-Dentemax provider
- Maximum Benefit amount of \$1,000 per calendar year with \$100 deductible
- Includes Routine, Preventative, Restorative & Periodontal coverage

# Joint Replacement Care Kits

Piloting to all MVP plans

## Kit Designed for Post-Joint Replacement Surgery

### Kit Contents:

- ✓ Long-Handled Shower Sponge
- ✓ Long-Handled Shoehorn
- ✓ Long-Handled Grabber
- ✓ Non-Slip Bathmat
- ✓ Elastic Shoelaces
- ✓ Sock-Aid



# Addressing Hearing Loss

**TruHearing Brand Advanced:  
\$699 Copay**

**TruHearing Brand Premium:  
\$999 Copay**

**OR**

**\$600 per ear Allowance to  
apply towards TruHearing's  
pricing for  
all top 6 manufacturers**



- ✓ 3 follow-up visits for fittings and adjustments
- ✓ 45-day money back guarantee
- ✓ 3-year manufacturer's warranty for repairs and one-time loss and damage replacement
- ✓ 3 years of batteries or rechargeability feature per hearing aid included with purchase

# Vision Services



MVP will be providing **affordable vision services** through a EyeMed for 2023



## Eyewear Benefit Options

\$150 annual allowance

\$175 annual allowance

\$225 annual allowance

## Eye Exam Benefit

- \$0 co-pay for provider that is participating with MVP & EyeMed
- \$0 co-pay up to \$300 allowance for provider that is participating with MVP but not participating with EyeMed

# Over The Counter (OTC) Benefit

Supplemental benefit where members receive an allowance to purchase CMS-approved over-the-counter medications and items.

- ✓ Nations Benefits is our vendor
- ✓ Members receive a quarterly dollar amount of \$25 - \$75 depending on plan
- ✓ Quarterly amounts do not roll over
- ✓ Members can purchase approved items at select retail locations, online, phone, or mail order
- ✓ Members receive a card for retail shopping

# Transportation Benefit

Supplemental benefit for non-emergent transportation for medical appointments. Modes of transportation include ride-share (Uber), medical sedan, wheelchair van, and bariatric service.

- ✓ American Logistics is our vendor
- ✓ Customers call American Logistics to schedule their rides
- ✓ 12 to 36 one-way rides per year with a 30 to 60-mile cap, depending on plan
- ✓ Patriot plan members also receive unlimited rides to VA locations with a 45-mile cap
- ✓ \$0 cost sharing
- ✓ See plan detail information provided separately by MVP to determine which plans include Transportation benefits



# Mom's Meals

- 14 meals delivered
- Eligibility begins post inpatient hospitalization
- Managed through our Care Management team
- Meals can be customized for dietary restrictions and personal taste
- Able to self-pay after 14 meal allotment



# Condition-Specific Meal Delivery

UVMHA plans only

## 3-Months of Food Delivery

### CHF Diagnosis

- ✓ Post Inpatient hospitalization or Observation stay

### Diabetes Diagnosis

- ✓ Post Inpatient hospitalization or Observation stay

### Mental Health Diagnosis

- ✓ Post Inpatient hospitalization



# Wellness

## **MVP Medicare Advantage plans offer the SilverSneakers® Fitness benefit to its members!**

- Attend one or more of the 17,000 participating gyms, nationwide
- No extra cost to the member!
- Online resources, health and nutrition tips, and on-demand video workouts
- GO mobile app for adjustable workout plans and more
- Steps Kits are available for members who prefer to workout at home





# Living Well Programs

## **24/7 NURSE ADVICE LINE**

Call anytime day or night for answers to health questions.

## **LIVING WELL CLASSES**

Free or discounted programs and classes.

## **MEMBER NEWSLETTER**

Issued quarterly.

## **MVP/MATRIX IN-HOME HEALTH VISIT**

## **CONDITION HEALTH & CASE MANAGEMENT**

Daily living help and support with health problems and mental health issues.

## **MEDICATION THERAPY MANAGEMENT**

Speak with an MVP pharmacist by phone.

## **DIABETES PREVENTION**

Type 2 diabetes is preventable – let MVP help!

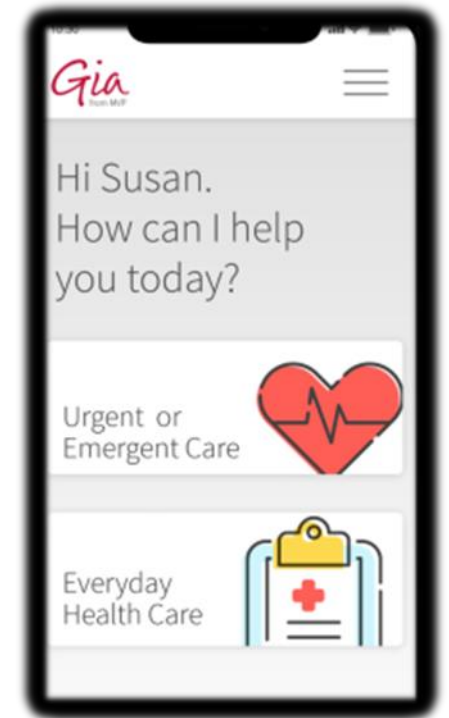
# GIA

## **Gia is your ultimate health care connection.**

Available 24/7 by phone, web or mobile app, Gia expertly assesses your health needs and quickly refers you to the right care.

Access to free Telemedicine services including:

- 24/7 Emergency Care
- 24/7 Urgent Care
- Mental Health and Psychiatry
- Everyday Health Care
- Lactation Consultants
- Nutritionists and Dieticians
- And more



# MVP myMVP Mobile App

MVP has an innovative mobile app that gives members quick, easy access to health plan information, such as:

- Finding a doctor or facility
- Viewing ID cards
- Searching claims
- Viewing deductibles and limits
- Member details

# MVP Online Member Portal

MVP Medicare members can sign up for access to **MVP's Online Portal** to access these features:

- Viewing and paying plan premiums
- Provider search
- Cost estimates for a wide range of services including provider quality information
- Claims information
- Additional resources

# Misc. Changes



# Well-Being Rewards

- Retiring 12/31/2022.
- MVP is revamping our wellness rewards program for 2024 – stay tuned!



# Knowledge Check



# Test Your Knowledge!

Congratulations – you've completed 2023 MVP Direct Bill National Broker Product Training.

Reminder: You must score **85% or higher**. You will be allowed multiple attempts to pass. You will receive a score upon completion of the exam.

# Thank you!

We appreciate you as a valued partner

