

# 2024 AEP Product Training

Medicare Advantage Direct Bill Portfolio

MVP Product Strategy Team



# Agenda

Overall Product Strategy

MVP Branded Portfolio Review

UVMHA Branded Portfolio Review

D-SNP Portfolio Review

# Product Overview



# Product Design Methodology



## Product Discovery

- EBI Data quantitative analysis
- Grievances/ appeals qualitative analysis
- Customer surveys
- Market research
- Product performance
- Partnership feedback



## Product Solution

- Collaborative cross-functional team
- Financial analysis
- High level resource needs
- Alignment with corporate strategy
- Bid process
- Sales/Marketing/ Operations implementation hand-off

# 2024 Medicare Direct Bill Plans

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

- Preferred Gold without Part D \$0 (020)
- Secure with Part D \$39.50 (032)
- Secure Plus with Part D \$97.50 (022)
- Preferred Gold with Part D \$147.40 (021)

PPO (H9615)

- WellSelect with Part D \$0 (008)
- Patriot Plan with Part D \$42.40 (018)
- WellSelect Plus with Part D \$122.40 (007)

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

- Preferred Gold without D \$0 (007)
- Preferred Gold with Part D \$222.40 (015)
- Secure with Part D \$25 (030)

PPO (H9615)

- Gold Giveback with Part D \$0 (019)
- Patriot Plan with Part D \$40.20 (014)
- WellSelect Plus with Part D \$86.40 (012)

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

- Preferred Gold without Part D \$0 (020)
- Secure Plus with Part D \$97.50 (022)

PPO (H9615)

- UVM Health Advantage Select \$0 (015)
- UVM Health Advantage Secure \$53.90 (016)
- UVM Health Advantage Preferred \$127.40 (017)

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

- Preferred Gold without Part D \$0 (020)
- Secure with Part D \$39.50 (032)
- Secure Plus with Part D \$97.50 (022)
- Preferred Gold with Part D \$147.40 (021)

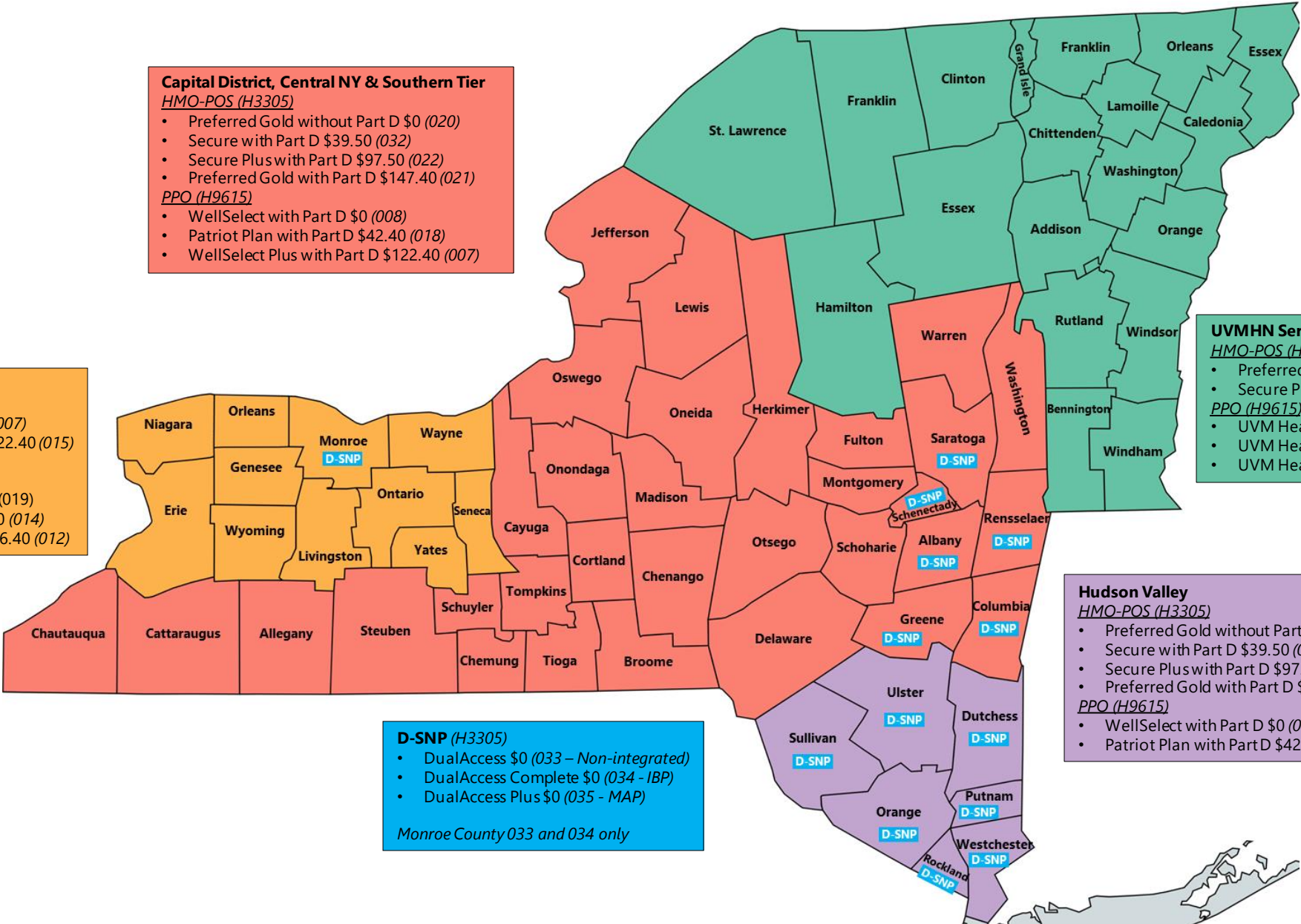
PPO (H9615)

- WellSelect with Part D \$0 (010)
- Patriot Plan with Part D \$42.40 (018)

**D-SNP (H3305)**

- DualAccess \$0 (033 – Non-integrated)
- DualAccess Complete \$0 (034 - IBP)
- DualAccess Plus \$0 (035 - MAP)

Monroe County 033 and 034 only



# MVP Branded MA Product Strategy



# Medicare Advantage Direct Bill Overall Strategy

## Three Uniques:

- With MVP Medicare Advantage, we are not just processing your claims, we help you navigate your health journey on your terms.
- You have more than a provider network. MVP Medicare Advantage provides you 24/7 mobile access to expert medical care and mental health support.
- Achieving your health goals is our priority – providing you the support, resources, and services to achieve your best life.

### All MVP Plans

- ✓Dental Redesign

### Western NY

- ✓NEW \$0 Plan with Part B Giveback
- ✓Growth in Preferred Gold w/o Part D and Patriot Plan

### East/Capital District

- ✓Growth in WellSelect, WellSelect Plus, Preferred Gold w/o Part D and Patriot Plan

### Hudson Valley

- ✓WellSelect Plus plan elimination
- ✓Growth in WellSelect and Preferred Gold w/o Part D

# MVP Branded Products by Region





# Western NY Plan Offerings and Premiums

Plan Name	Plan Type	2023 Premium	2024 Premium
MVP Medicare Gold Giveback with Part D	PPO	N/A	\$0
MVP Preferred Gold without Part D	HMO-POS	\$0	\$0
MVP Medicare Secure with Part D	HMO-POS	\$15	\$25
MVP Patriot Plan with Part D	PPO	\$45	\$40.20
MVP WellSelect Plus with Part D	PPO	\$80	\$86.40
MVP Preferred Gold with Part D	HMO-POS	\$211	\$222.40

# New \$0 Premium Plan Benefit Overview

Higher Cost Shares for  
Medical Services

Rich Supplemental Benefits

- ✓ \$2000 Dental Allowance
- ✓ \$225 Vision Allowance
- ✓ \$100 OTC
- ✓ Transportation

**\$30 Monthly  
Part B Giveback**

# Medicare Part B Giveback



# Eastern NY Plan Offerings & Premiums

Plan Name	Plan Type	2023 Premium	2024 Premium
MVP WellSelect with Part D	PPO	\$0	\$0
MVP Preferred Gold without Part D	HMO-POS	\$0	\$0
MVP Medicare Secure with Part D	HMO-POS	\$40	\$39.50
MVP Patriot Plan with Part D	PPO	\$45	\$42.40
MVP WellSelect Secure Plus with Part D	HMO-POS	\$90	\$97.50
MVP Preferred WellSelect Plus with Part D	HMO-POS	\$125	\$122.40
MVP Preferred WellSelect Plus with Part D	HMO-POS	\$140	\$147.40

# Hudson Valley Plan Offerings & Premiums

Plan Name	Plan Type	2023 Premium	2024 Premium
MVP Medicare WellSelect with Part D	PPO	\$0	\$0
MVP Preferred Gold without Part D	HMO-POS	\$0	\$0
MVP Medicare Secure with Part D	HMO-POS	\$40	\$39.50
MVP Patriot Plan with Part D	PPO	\$45	\$42.40
MVP Medicare Secure Plus with Part D	HMO-POS	\$90	\$97.50
MVP Preferred Gold with Part D	HMO-POS	\$140	\$147.40

# Mental Health Enhancements

## **All Medicare Direct Bill plans**

Individual and Group Counseling \$10.00 Copay In-Network

Telehealth Mental Health Visits thru Gia  
continue to have a \$0 cost share

# Urgent Care Enhancements

Contract-PBP	Plan Name	2023 Urgent Care Copay	2024 Urgent Care Copay
H3305-007	Preferred Gold without Part D	\$50.00	\$50.00
H3305-015	Preferred Gold with Part D	\$60.00	\$30.00
H3305-030	Secure with Part D	\$60.00	\$30.00
H9615-019	Gold Giveback with Part D	N/A	New Plan \$30.00
H9615-014	Patriot Plan with Part D	\$40.00	\$30.00
H9615-012	WellSelect Plus with Part D	\$60.00	\$40.00
H3305-020	Preferred Gold without Part D	\$55.00	\$55.00
H3305-032	Secure with Part D	\$55.00	\$40.00
H3305-022	Secure Plus with Part D	\$50.00	\$30.00
H3305-021	Preferred Gold with Part D	\$50.00	\$30.00
H9615-008	WellSelect with Part D	\$60.00	\$30.00
H9615-018	Patriot Plan with Part D	\$40.00	\$30.00
H9615-007	WellSelect Plus with Part D	\$50.00	\$30.00
H9615-010	WellSelect with Part D	\$60.00	\$30.00

# MVP Branded Product Supplemental Benefits





# Preventive & Comprehensive Dental Services

## Preventive & Comprehensive Dental

- Liberty Dental Network
- \$1250 - \$2000 allowance based on plan selection
- NO DEDUCTIBLE
- In-Network = NO COINSURANCE
- Out-of-Network = 20% - 50% coinsurance



# Dental Benefits: Direct Bill Thru Liberty Dental

Contract-PBP	Plan Name	Deductable	Maximum Allowance Amount-combined benefit	Preventative & Comprehensive Dental
H3305-007	Preferred Gold without Part D	N/A	\$2000 per year	✓
H3305-015	Preferred Gold with Part D	N/A	\$2000 per year	✓
H3305-030	Secure with Part D	N/A	\$1500 per year	✓
H9615-019	Gold Giveback with Part D	N/A	\$2000 per year	✓
H9615-014	Patriot Plan with Part D	N/A	\$1500 per year	✓
H9615-012	WellSelect Plus with Part D	N/A	\$2000 per year	✓
H3305-020	Preferred Gold without Part D	N/A	\$2000 per year	✓
H3305-032	Secure with Part D	N/A	\$1250 per year	✓
H3305-022	Secure Plus with Part D	N/A	\$2000 per year	✓
H3305-021	Preferred Gold with Part D	N/A	\$2000 per year	✓
H9615-008	WellSelect with Part D	N/A	\$1500 per year	✓
H9615-018	Patriot Plan with Part D	N/A	\$1750 per year	✓
H9615-007	WellSelect Plus with Part D	N/A	\$2000 per year	✓
H9615-010	WellSelect with Part D	N/A	\$1500 per year	✓

# Over-the-Counter (OTC)

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

**Benefit:** **Quarterly allowance** that does not roll over.

**Vendor:** Nations OTC

**How can members use it?:** Members will receive a card to use at retail sites, plus online and mail order.

**Eligible Retailers:** CVS, Walmart, Rite Aid, Walgreens, Family Dollar



Two-day  
delivery  
guarantee on  
all orders

# 2024 Direct Bill Over-The-Counter-OTC Amounts

Contract-PBP	Plan Name	OTC	Allowance Amount
H3305-007	Preferred Gold without Part D	✓	\$50.00
H3305-015	Preferred Gold with Part D	✓	*INCREASE \$100.00
H3305-030	Secure with Part D	✓	*INCREASE \$75.00
H9615-012	WellSelect with Part D	✓	*INCREASE \$75.00
H9615-019	Gold Giveback with Part D	✓	*NEW \$100.00
H9615-014	Patriot Plan with Part D	✓	*INCREASE \$50.00
H9615-018	Patriot Plan with Part D	✓	*INCREASE \$50.00
H3305-020	Preferred Gold without Part D	✓	\$25.00
H3305-021	Preferred Gold with Part D	✓	*INCREASE \$100.00
H3305-022	Secure Plus with Part D	✓	*INCREASE \$75.00
H3305-032	Secure with Part D	✓	\$25.00
H9615-007	WellSelect Plus with Part D	✓	*INCREASE \$100.00
H9615-008	WellSelect with Part D	✓	*INCREASE \$75.00
H9615-010	WellSelect with Part D	✓	*INCREASE \$75.00

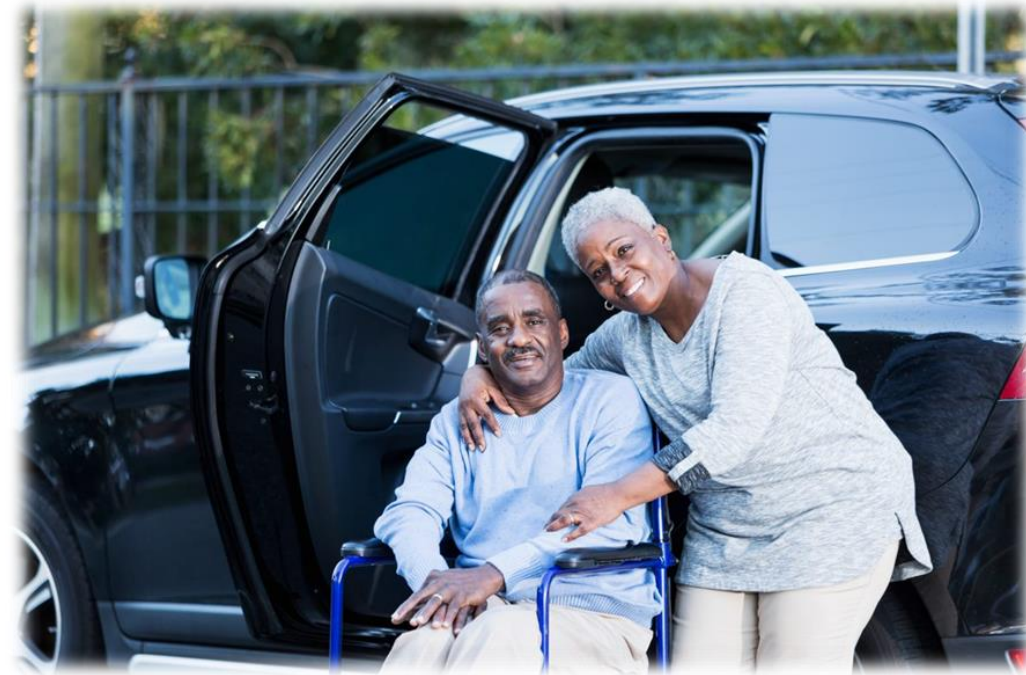
# Access to Care - Transportation

**Supplemental benefit for non-emergent transportation. Modes of transportation include ride-share service, medical sedan, wheelchair van, and stretcher service.**

**Benefit structure:** Eligible plans will include an allotment of one-way rides per year to medical appointments. Rides will have a one-way mileage cap. Unlimited rides to VA Facilities (Patriot plan only).

**Vendor:** American Logistics (ALC)

**How can members use it?:** Members will be instructed to call ALC's customer service. MVP's Customer Care Center and/or Care Management can assist certain members.



# 2024 Direct Bill Transportation

Contract-PBP	Plan Name	2024 One Way Rides Per Year	Miles	Notes
H3305-007	Preferred Gold without Part D	12 rides	30 Mile limit	No Changes
H3305-015	Preferred Gold with Part D	24 rides	30 Mile limit	No Changes
H3305-030	Secure with Part D	12 rides	30 Mile limit	No Changes
H9615-012	WellSelect with Part D	12 rides	30 Mile limit	No Changes
H9615-019	Gold Giveback with Part D	12 rides	30 Mile Limit	*NEW Plan & Benefit 2024
H9615-014	Patriot Plan with Part D	24 rides	30 Mile limit	Unlimited to VA Facility: 45 Mile Limit
H9615-018	Patriot Plan with Part D	24 rides	30 Mile limit	Unlimited to VA Facility: 45 Mile Limit
H3305-020	Preferred Gold without Part D	12 Rides	30 Mile limit	*New Benefit 2024
H3305-021	Preferred Gold with Part D	24 rides	30 Mile limit	No Changes
H3305-022	Secure Plus with Part D	24 rides	30 Mile limit	*Increase
H3305-032	Secure with Part D	14 rides	30 Mile limit	No Changes
H9615-007	WellSelect Plus with Part D	24 rides	30 Mile limit	No Changes
H9615-008	WellSelect with Part D	24 rides	30 Mile limit	*Increase
H9615-010	WellSelect with Part D	26 rides	30 Mile limit	No Changes

# Vision Services \*No Changes



MVP will continue to provide **affordable vision services** with EyeMed!



<b>Eyewear Benefit Options</b>
\$150 annual allowance
\$175 annual allowance
\$225 annual allowance

<b>Plan Type</b>	<b>Eye Exam Benefit</b>
HMO-POS	<ul style="list-style-type: none"><li>• \$0 co-pay for provider that is participating with MVP &amp; EyeMed</li><li>• \$0 co-pay up to \$300 allowance for provider that is participating with MVP but not participating with EyeMed</li></ul>
PPO	<ul style="list-style-type: none"><li>• \$0 co-pay for provider that is participating with MVP &amp; EyeMed</li><li>• \$0 co-pay up to \$300 allowance for any provider that does not participate with EyeMed</li></ul>

# Meal Delivery Service \*No Changes

- ✓ 14 meals delivered post-discharge from an Inpatient Admission
- ✓ \$0 cost to the member
- ✓ Fits Multiple Dietary Needs





# UVM Health Advantage

UVM HEALTH



# UVMHN Overall Strategy

## Three Uniques:

- We created UVM Health Advantage based on what customers told us they want and need
- At UVM Health Advantage, the doctors and health insurance company work together as partners in a customer's health journey
- From the moment a customer considers UVM Health Advantage, they have a committed team of Guides to coach them and ensure they are receiving maximum value from their benefits

## Product Differentiation Creates Value

- ✓ Increased Dental Allowance
- ✓ Enhanced Mental Health Services
- ✓ Alternative Medicine
- ✓ Increased OTC amounts

# UVMHN Plan Overview

# Vermont/NNY Plan Offerings & Premiums

<b>Plan Benefit Package</b>	<b>2023 Plan Premium</b>	<b>2024 Plan Premium</b>
<b>UVMHA Select</b>	<b>\$0</b>	<b>\$0</b>
<b>UVMHA Secure</b>	<b>\$59</b>	<b>\$53.90</b>
<b>UVMHA Preferred</b>	<b>\$130</b>	<b>\$127.40</b>

# Cost Sharing Changes – UVMHA Select

These changes are driven by:

- CMS Requirements
- Competitive Intelligence
- Balancing Profitability

<b>Benefit</b>	<b>2023</b>	<b>2024</b>
Inpt Hospital (Acute)	\$450 days 1-2	\$355 days 1-3
Urgent Care	\$50	\$30
Outpatient Surgery	\$285	\$225
Outpatient Observation	\$285	\$225
ASC Services	\$200	\$175
Ambulance	\$250	\$225
Chiropractic Services	\$20	\$10
Diagnostic Eye Exam	\$20	\$0

# Cost Sharing Changes – UVMHA Secure

These changes are driven by:

- CMS Requirements
- Competitive Intelligence
- Balancing Profitability

<b>Benefit</b>	<b>2023</b>	<b>2024</b>
Inpt Hospital (Acute)	\$400 days 1-2	\$420 days 1-3
SNF	\$175 days 21-55	\$190 days 21 – 55
Podiatry	\$35	\$30

# Cost Sharing Changes – UVMHA Preferred

These changes are driven by:

- CMS Requirements
- Competitive Intelligence
- Balancing Profitability

<b>Benefit</b>	<b>2023</b>	<b>2024</b>
Inpt Hospital (Acute)	\$350 days 1-2	\$350 days 1-3
Podiatry Services	\$30	\$25

# UVMHN Supplemental Benefits



# Dental Services

## 2023 Dental Benefit

- Dentemax Network & Fee Schedule
- Preventative Services
  - 2 cleanings, exams, x-rays per calendar year
- Comprehensive Services
  - \$100 deductible
  - 20% - 50% member cost share
- \$1000 allowance for all plans

## 2024 Dental Benefit

**Preventive services separate from Comprehensive allowance. Deductible and member cost sharing removed from Comprehensive benefits.**

### **Tiered Comprehensive Allowance by plan**

- UVMHA Select: \$1,250
- UVMHA Secure: \$1,500
- UVMHA Preferred: \$2,000

### **Network: Dentemax**

- Market with prescribed fee schedule
- Customers can use in or out of network dentist

# Mental Health Enhancements

Plan Name	2023 Individual Counseling	2024 Individual Counseling	2023 Group Counseling	2024 Group Counseling
UVMHA Select	\$25 copay	\$20 copay	\$15 copay	\$10 copay
UVMHA Secure	\$25 copay	\$20 copay	\$15 copay	\$10 copay
UVMHA Preferred	\$25 copay	\$0 copay	\$15 copay	\$0 copay

## Extended Meal Delivery Enhancement

- ✓ Adding "observation stay" as a trigger for the extended meal benefit
- ✓ 12 weeks of delivered meals

## Note

Telehealth Mental Health visits through Gia continue to have no cost sharing

# Alternative Medicine Services

## Chiropractor / Acupuncture

Additional visits that can be used for one or both services

- UVMHA Select: 10 additional visits
- UVMHA Secure: 15 additional visits
- UVMHA Preferred: 20 additional visits
  
- Cost Sharing will be the same for both initial and the additional visits

# Quarterly OTC Allowance Increases

<b>Plan Name</b>	<b>2023 Quarterly OTC Allowance</b>	<b>2024 Quarterly OTC Allowance</b>
UVMHA Select	\$25	\$50
UVMHA Secure	\$35	\$35
UVMHA Preferred	\$35	\$50

# Transportation – No changes for 2024

<b>Plan Name</b>	<b>2024 One-Way Rides per Year</b>	<b>One-way Mileage Limit</b>
UVMHA Select	24	60 Miles
UVMHA Secure	34	60 Miles
UVMHA Preferred	44	60 Miles

# Dual Special Needs Plan (DSNP) Overview



# Dual Special Needs Plan Overall Strategy

## Three Uniques:

- We understand that being the best you involves more than just prescriptions and trips to the doctor. That's why we offer a whole person approach to your health.
- We are your advocate in your health journey, allowing you to focus on you.
- The MVP team listens and learns your individualized needs and develops a personalized plan with you, specifically for you

## Product Differentiation Creates Value

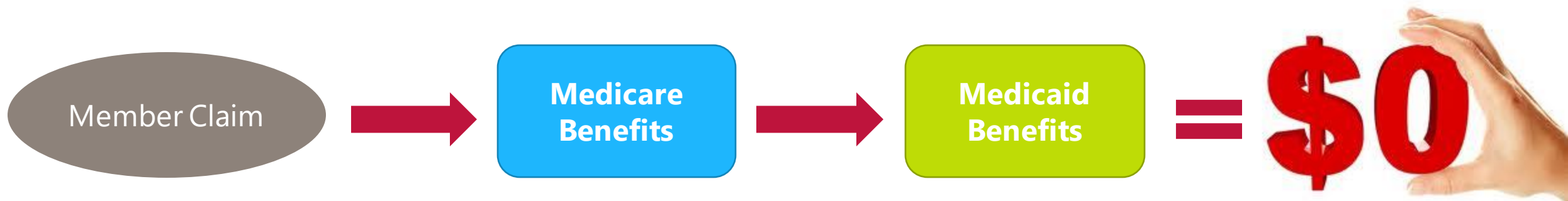
- ✓ \$0 Part D Drugs through VBID
- ✓ Increased Dental Allowance
- ✓ Hearing Aid Allowance
- ✓ Retail Grocery Capabilities

# D-SNP Member Costs for Medical Benefits

**D-SNP plans are structured as zero premium plans that have no member cost-sharing for medical benefits – No copays, coinsurances, no deductibles.**

- Medicare is the primary payor. Most medical services are configured for Medicare to pay a certain percentage of a claim first.
- Medicaid pays second. Medicaid will pay the leftover balance of a medical claim after Medicare pays.
- Some services are only eligible under Medicare or Medicaid. These services are configured for no member cost-sharing.

Note – There is potential for member cost sharing for some ancillary services, like Dental, that could be offered as an allowance-based benefit.





# MVP D-SNP Plans

Waiting on NYS  
Approval

## MVP DualAccess (HMO D-SNP) Non-Integrated

- Medicare coverage through MVP D-SNP
- Medicaid is generally Fee-For-Service or another carrier
- Limited coordination of benefits
- Plan required to notify NYS when a high-risk dual has been admitted to a hospital or Skilled Nursing Facility (SNF)

## MVP DualAccess Complete (HMO D-SNP) IBP (Integrated Benefit Plan)

- Medicare coverage through MVP D-SNP
- Medicaid coverage through MVP Mainstream Medicaid or MVP HARP plan
- Operates as one plan for the member with all integrated services
- Members do not require long term support services (LTSS) more than 120 days

## MVP DualAccess Plus (HMO D-SNP) MAP (Medicaid Advantage Plus)

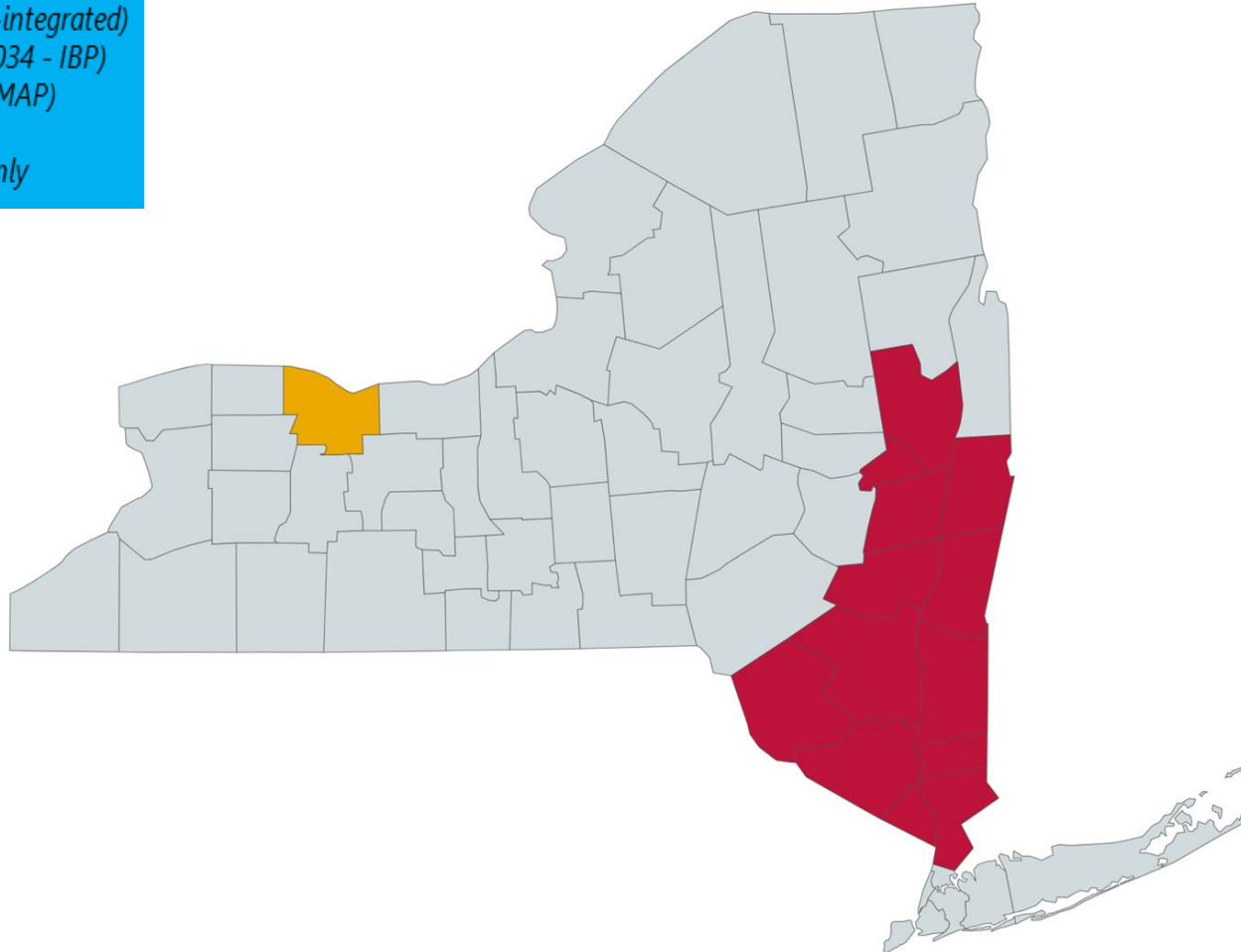
- Medicare coverage through MVP D-SNP
- Medicaid coverage through MVP Medicaid Advantage Plus (MAP)
- Operates as one plan for the member with all integrated services
- Members do require long term support services (LTSS) more than 120 days

# 2024 DualAccess Service Area

## D-SNP (H3305)

- DualAccess \$0 (033 – Non-integrated)
- DualAccess Complete \$0 (034 - IBP)
- DualAccess Plus \$0 (035 - MAP)

Monroe County 033 and 034 only



Counties
Albany
Columbia
Dutchess
Greene
Orange
Putnam
Rensselaer
Rockland
Saratoga
Schenectady
Sullivan
Ulster
Westchester
Monroe

# Dual Special Needs Plan (DSNP) "Extra" Benefits



# Part D Prescription Drugs - VBID

**Applies to all Covered Part D  
Formulary Drugs  
for D-SNP plan benefit packages**

- ✓ All low-income subsidy (LIS) recipients are eligible
- ✓ No deductibles
- ✓ No copays or coinsurance



# Dental Services

**\$2,000 per calendar year no deductible**

- Preventive
- Diagnostic
- Restorative
- Extractions
- Endodontics
- Prosthodontics
- Periodontics

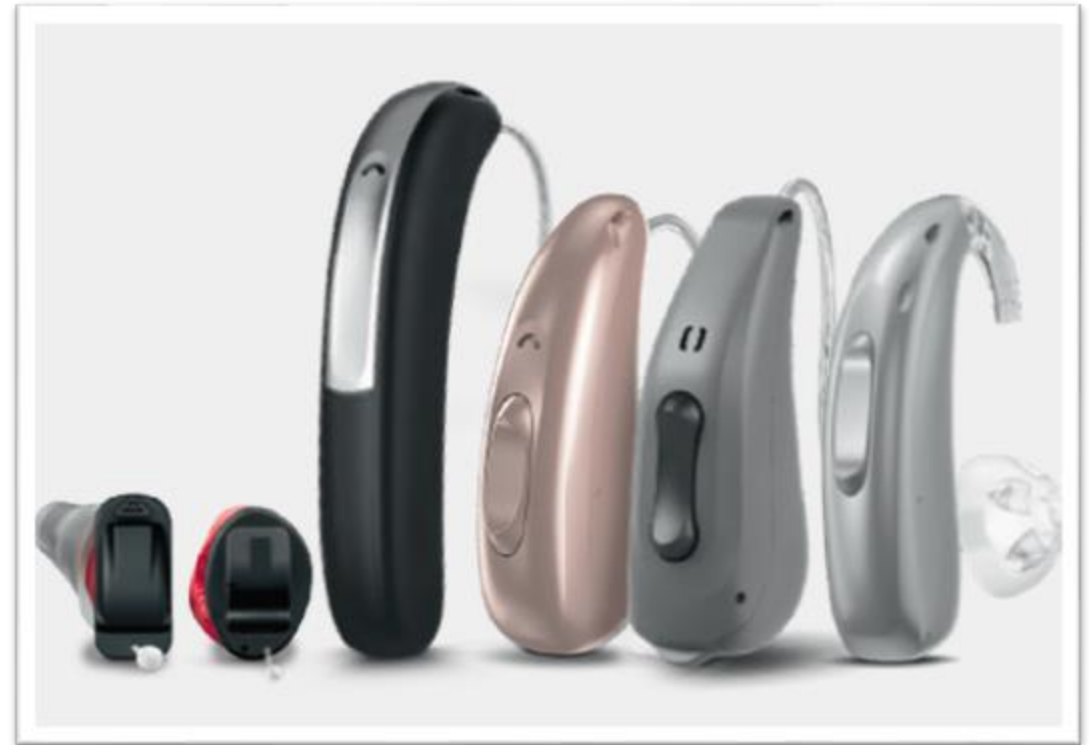


# Hearing Services

**\$2,000 allowance**

- TruHearing Network
- Every 3 calendar years
- 32 aids priced at or below \$1,000
- Extensive Styles available including digital
- Batteries or Rechargeability Included
- Free Replacement
- Free Follow-up Fitting Appointments

# TruHearing®



# Transportation

**Supplemental benefit for non-emergent transportation. Modes of transportation include ride-share service, medical sedan, wheelchair van, and stretcher service.**

**Benefit structure:** Plans will include an allotment of 36 one-way rides per year to medical related destinations. Rides will have a one-way mileage cap.

**Vendor:** American Logistics (AL)

**How can members use it?:** Members call AL's customer service to schedule rides. Belong Health will have the option to utilize AL's Relay portal to schedule rides for members.



**AMERICAN  
LOGISTICS**

# Grocery Benefit – Access to Healthy Food

## **\$75 per month - No rollover**

- Member must have a diagnosis of a chronic condition as identified on the CMS approved list
- Benefit is administered by Nations Benefits. Members can access by:
  - MVP.NationsBenefits.com (via Nations portal)
  - Calling (855) 996-4327 (TTY: 711)
  - By mail
  - **New for 2024 – Retail Options TBD**
- Grocery options include:
  - Shelf-Stable products
  - Fresh Produce Boxes
  - Freshly Prepared Meals



Provided to ALL DSNP plans in 2023



# Grocery - Eligible Chronic Conditions

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic heart failure
- Chronic alcohol and other drug dependence
- Dementia
- Diabetes
- Prediabetes
- Liver disease
- End-stage liver disease
- Kidney disease
- End-stage renal disease (ESRD)
- Severe hematologic disorders
- Hypertension/Hypercholesterolemia
- HIV/AIDS
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders
- Osteoarthritis
- Overweight/Obesity
- Stroke

# D-SNP Eyewear Allowance

## \$200 Annual Eyewear Allowance

- Available on all DualAccess plans
- There are no network requirements – members can see any eyewear provider
- If eyewear provider is not willing to bill MVP, member can pay up-front and send a claim
- If members are guided to Eyewear providers that accept Medicaid, members can also tap into the \$60 Medicaid eyewear benefit.
- Member is liable for any eyewear costs above allowances
- Members can call MVP Member Services to inquire about their eyewear allowance balance



# Medicare Advantage Well-Being Rewards

# New for all Plans: Be Well Rewards Program

## **Get Rewarded for completing an Annual Wellness Visit in 2024!**

- Online Platform with American Specialty Health (ASH)
- Choose a \$100 a gift card from available options (TBD)



# Questions?

Thank you for your time today!

**Contact:** Vanessa Sartini – Direct Bill  
Tim Sadue – UVMHA/Employer Group  
Shannane Baker – D-SNP

