

2024 MVP Health Care Medicare Advantage Product Training

2024 National Broker Exchanges Certification Program

July 2023



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, Part B and Part D to be eligible
- ✓ Medicare Advantage plans are different from Medigap plans, also known as supplemental plans. Medigap plans work with Original Medicare to cover some or all of what Original Medicare doesn't cover, such as deductibles, coinsurance, or copays. Medicare Advantage plans replace Original Medicare.

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

2024 MVP Medicare Advantage Plans



East/Capital District Product Offerings

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	\$50
MVP Patriot Plan with Part D	PPO	\$45	\$50
MVP Medicare Secure Plus with Part D	HMO-POS	\$90	\$100
MVP WellSelect Plus with Part D	PPO	\$125	\$125
MVP Preferred Gold with Part D	HMO-POS	\$140	\$150

Western NY Product Offerings

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	\$50
MVP WellSelect Plus with Part D	PPO	\$80	\$89
MVP Preferred Gold with Part D	HMO-POS	\$211	\$225

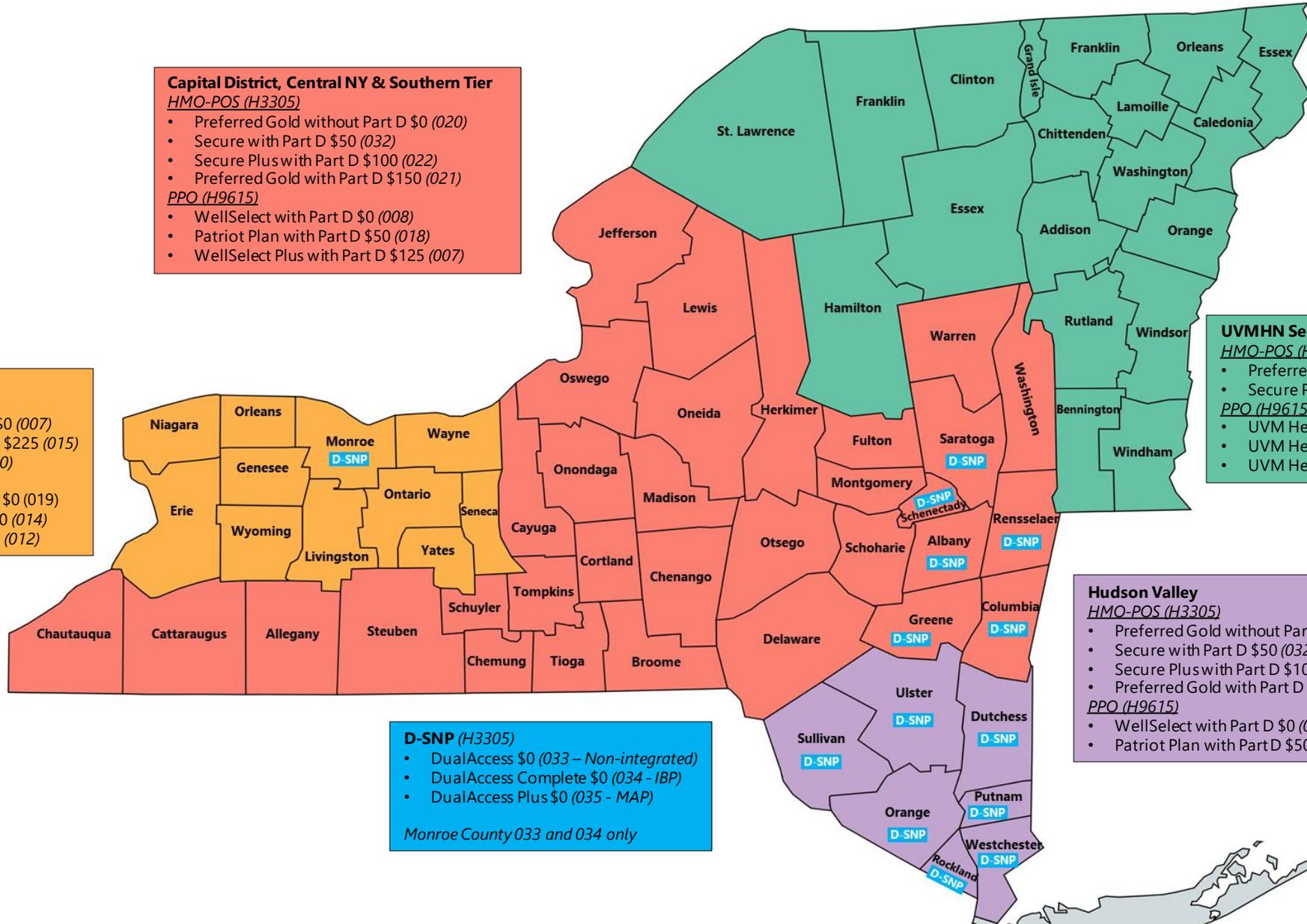
Hudson Valley Product Offerings

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	\$50
MVP Patriot Plan with Part D	PPO	\$45	\$50
MVP Medicare Secure Plus with Part D	HMO-POS	\$90	\$100
MVP WellSelect Plus with Part D	PPO	\$134	N/A
MVP Preferred Gold with Part D	HMO-POS	\$140	\$150

Northern NY/VT (UVMHN) Plan Offerings & Premiums

Plan Name	Plan Type	2023 Premium	2024 Premium
MVP Preferred Gold <u>no Part D</u>	HMO- POS	\$0	\$0
UVMHA Select w/ Part D	PPO	\$0	\$0
UVMHA Secure w/ Part D	PPO	\$50	\$59
MVP Secure Plus w/ Part D	HMO- POS	\$90	\$100
UVMHA Preferred w/ Part D	PPO	\$130	\$130

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 \$50 (032)
- Secure Plus with Part D \$100 (022)
- Preferred Gold with Part D \$150 (021)

PPO (H9615)

- WellSelect with Part D \$0 (008)
- Patriot Plan with Part D \$50 (018)
- WellSelect Plus with Part D \$125 (007)

Rochester/Buffalo
HMO-POS (H3305)

- Preferred Gold without D \$0 (007)
- Preferred Gold with Part D \$225 (015)
- Secure with Part D \$25 (030)

PPO (H9615)

- Gold Giveback with Part D \$0 (019)
- Patriot Plan with Part D \$50 (014)
- WellSelect with Part D \$89 (012)

UVMHN Service Area
HMO-POS (H3305)

- Preferred Gold without Part D \$0 (020)
- Secure Plus with Part D \$100 (022)

PPO (H9615)

- UVM Health Advantage Select \$0 (015)
- UVM Health Advantage Secure \$59 (016)
- UVM Health Advantage Preferred \$130 (017)

Hudson Valley
HMO-POS (H3305)

- Preferred Gold without Part D \$0 (020)
- Secure with Part D \$50 (032)
- Secure Plus with Part D \$100 (022)
- Preferred Gold with Part D \$150 (021)

PPO (H9615)

- WellSelect with Part D \$0 (010)
- Patriot Plan with Part D \$50 (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

2024 MVP Medicare Advantage Plan Benefits



New \$0 Premium Plan Benefit Overview

Higher Cost Shares for
Medical Services

Rich Supplemental Benefits

- ✓ \$1750 Dental Allowance
- ✓ \$175 Vision Allowance
- ✓ \$50 OTC
- ✓ Transportation

**\$30 Monthly
Part B Giveback**

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

2024 UVMHA Medicare Advantage Plan Benefits



UVMHN Overall Strategy

Product 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
to create value**

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 total allowance per calendar year for all plans

2024 Dental Benefit

Preventive services continue to be separate from Comprehensive allowance and follow same structure as 2023

Tiered Comprehensive Allowance by plan

- UVMHA Select: \$1,000
- UVMHA Secure: \$1,500
- UVMHA Preferred: \$1,750

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	\$25 copay	\$15 copay	\$15 copay
UVMHA Secure	\$25 copay	\$20 copay	\$15 copay	\$10 copay
UVMHA Preferred	\$25 copay	\$15 copay	\$15 copay	\$5 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

- Offer 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

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

2024 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 2024 is \$5,030

True Out of Pocket (TrOOP)

- TrOOP for 2024 is \$8,000

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 2024 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 2024 Formulary.
- Initial Coverage Limit – Customer Total Drug Costs – for 2024 is \$5,030

Part D Coverage Gap

Coverage Gap

When a customer's total drug costs reach \$5,030 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 2024

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 \$8,000.

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

2024 Extra Benefits



Well-Being Rewards

Get Rewarded for Healthy Activities in 2024!

- Online Platform with American Specialty Health (ASH)
- Earn up to \$100 in rewards in the form of store-specific gift cards



Part D Senior Savings Model

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 & Comprehensive Dental

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



MVP Medicare Advantage Optional Dental Rider - UPDATE

DISCONTINUED for 2024

Joint Replacement Care Kits- UPDATE

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- UPDATE

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



Eyewear Benefit Options
\$150 annual allowance
\$175 annual allowance
\$225 annual allowance

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

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.

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

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.

See plan detail information provided separately by MVP to determine which plans include Transportation benefits



Meal Delivery Service

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



Condition-Specific Meal Delivery Service

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



Available
with no
cost!

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!

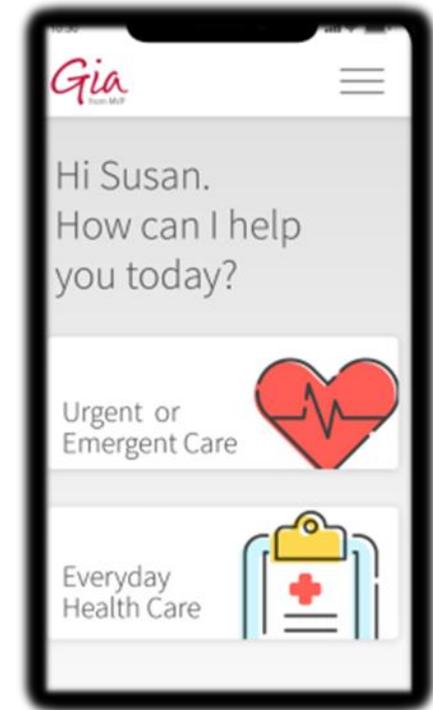
GIA

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

Knowledge Check

Test Your Knowledge

Congratulations – you've completed 2024 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