

Memorial Hermann Medicare *Advantage* First Glance

HMO PLANS for 2024 AEP

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WELCOME

We're Glad You're Part of Our Team!



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Letter from Jay Hurt, Health Plan CEO

Valued Partners,

Thank you for being part of our team and taking this journey with us. The Memorial Hermann Health Plan Medicare *Advantage* Plans are dedicated to helping those in the Houston community who need us the most. And thanks to your active participation, we continue to grow and earn the opportunity to help more of our friends and neighbors.

We have great news for 2024, with enhanced benefits, service area expansions, and more providers and than ever before. Much of this is the result of your feedback and the feedback of those we serve together.

As the CEO of the health plan, I would like to both thank you for your support, and urge you to review our plans and realize what an incredible value they provide for beneficiaries in the Houston area. Our growth goals are in line with these enhanced plans, and by continuing to support and challenge each other, I believe it will be our best year ever.

As a coach in one of my favorite movies said: This is your time. Let's go out there and take it.

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Memorial Hermann Health Plan: Our Mission



Our mission is to advance health by providing high-quality, patient-centered care in an environment of world-class expertise and leading-edge innovation.



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Our WHY



A known, respected, LOCAL brand. We are a local plan, serviced locally, to better serve our members and our communities. Memorial Hermann has been helping fellow Texans in the Houston area for over 100 years.

Access to Top-Notch Care with No Referrals. The Memorial Hermann Health System includes over 17 hospitals, 70 clinics, and over 6,700 physicians. And, while we encourage and facilitate establishing a relationship with your PCP to coordinate care, when you're in our network there are no referrals needed to see a specialist.

Care Coordination: Member – Physician – Pharmacy. We use proprietary technology that efficiently shares valuable information and identifies opportunities for value-based care improvement.

Growth Trajectory. We are investing in our products and our broker partners to significantly drive expansion and growth.

Apex Partnership. Memorial Hermann has partnered with a tech-enabled company dedicated to developing value-based care solutions that address the needs of the member, the hospital, *and* our approach to sales and retention.

A Concierge Approach to Serving Our Partners. We work directly with our partners to quickly respond to market and customer needs.

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Committed to Value Based Care



- We are dedicated to delivering coordinated, high-quality, value-based care.
- We support and strive to achieve the Healthcare Triple Aim:
 - Better Outcomes
 - Lower Costs
 - Better Physician and Patient Experience
- The Plan, our Doctors, and our hospitals are ALL working together to deliver the best possible experience for our members – and it's working:
 - Significant Stars improvement over the last three years.
 - 85+ Net Promoter Score (NPS)
- And we are extending that kind of experience to our sales partners as well.

Tools and Resources for Agent support



- Broker Microsite – one-stop shop for all your needs
 - <https://healthplan.memorialhermann.org/for-brokers/2023-ma-plans>
 - Bookmark this link!
- Wipro (year 2)
 - Book of Business, Commissions, HRA, Resource Library
- Newsletter (via text)
- Broker Manager
- Co-marketing support

Ease of Doing Business



- Technology improvements
 - Additional online enrollment resource (Sunfire)
 - Broker Manager for better service and administration
 - Data/reporting tools for (RFI reporting)
- Local Broker support/service
 - The concierge Team you always wanted
 - Improved Broker communication for better transparency/connectivity
- Co-branding opportunities

HRA'S



- A critical element in developing care plans for our members
- We reward the member AND the broker for completion
 - \$75 for Broker
 - \$25 Healthy Rewards dollars for member
- Can complete the HRA within Wipro
 - We allow 5 days after enrollment for HRA completion

2024 – Exciting New Changes



- HRA payout on next commission date – NO CHARGE BACKS!
- New Resource – Broker Manager
- Sunfire added to enrollment platform
- Certification began July 10TH
- ID cards/enrollment info to be in customers hands sooner
- RFIs distributed to Agents sooner
- Portals for Customers, Providers and Brokers for better service
- Communication via text to both member and brokers
- Broker micro-site to obtain info quickly and easily

2024 Exciting New Benefit Changes



- Simplified Product Portfolio
 - Removal of the Plus HMO Premium Plan (003)
 - HMO, Prime Value MA-Only in core 6 counties
- Introduction of Flex Card
 - Vision & Hearing
 - OTC
 - Grocery where applicable
- Increased and Improved OTC Benefit
 - Available via catalog or at brick & mortar locations
- Lowered Specialist Copay
- Increased Dental Benefit
- Increased Transportation
- Lowered Max OOP
- Simplified RX Benefit
 - No more preferred vs non-preferred
- Tier 2 Medications (non-preferred generic) covered at \$0
- Significantly Enhanced DSNP Plan
- DSPN plan now available in 5 counties

Supplemental Benefits



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Flexible Spending Card



- Vision/Hearing Combined Amount
- OTC – Quarterly via catalog (Medline) or brick-and-mortar
- DSNP – Automatic Grocery Benefit
- Other Plans: Grocery benefit if in Case Management and approved by Case Manager
- Flex card includes web site address for member portal:
 - Check balances
 - Review purchases/locations
 - Request reimbursement if card wasn't available
 - App also available

OTC



- Quarterly OTC allowance for all plans with significant increases
- Utilize Medline catalogue or flex card at brick-and-mortar locations
 - Over 600 locations including Wal-Mart, Walgreens, Kroger, CVS, and Safeway

Helpful Member Information:

- Members will receive a Medline catalog in December that will provide a detailed list of products along with ordering instructions.
- Members can also visit <https://athome.medline.com/MHHP> to review the catalog and order; or, call 833.511.9844 (TTY: 711), Monday – Friday, 7am – 6pm Central time
- Note: OTC dollars do not “roll over” to the next quarter if they are not used.

Dental



- Liberty Dental (3rd Year)
- Dramatically improved preventive/comprehensive annual maximum
- Co-pays for each service for member clarity – no coinsurance

Helpful Member Information:

- Liberty has an excellent network in the Houston area, and members can find a provider by calling Liberty at: 866.674.0114 (TTY: 877.855.8039).
- Or, the member can visit the Liberty website at:
<https://client.libertydentalplan.com/MemorialHermannMedicare/FindADentist>

Transportation



- Important benefit for the most at-risk members
- Increased need as Houston grows and we increase our DSNP membership
- New – Unlimited trips for DSNP
- Doubled number of trips in the Base plan and MA Only plan

Helpful Member Information:

- Members can call Modivcare directly to reserve a ride (recommend three days in advance when possible): 855.330.9138
- Or, visit their website at www.mymodivcare.com and click “Book a Ride.” Member will be instructed to set up a username and password, which can be used to quickly log-in and book future trips.

Fitness



- Continue with Silver & Fit for 2024 on all plans
- Increased coverage, still no cost to member
 - Network includes Planet Fitness, YMCA, 24-hr Fitness, LA Fitness and more
- Free Fit Bit and other health products available to members

Helpful Member Information:

- To enroll, members can visit <https://www.silverandfit.com> and register online or call Silver & Fit toll free at 877.427.4788 (TTY: 711) Monday – Friday, 7 am to 8 pm CT.
- To locate a participating fitness center online, go to <https://www.silverandfit.com/search>.
- Once enrolled, members can download the ASHConnect Mobile App to stream on-demand workouts, access healthy aging resources, or search for a participating fitness center.
- There is also a library of online educational classes and members can receive quarterly newsletters.

Meals



- 10 prepared meals delivered to member post in-patient hospitalization
- Available on all plans

Helpful Member Information:

- If the member is working with a Case Manager already, the Case Manager can order the meals after the member has been discharged.
- The Member also has up to 14 days post discharge to order the meals themselves by calling Memorial Hermann Customer Service at: 855.645.8448 (TTY: 711).
- Meals typically arrive in 2-3 days and can be refrigerated for up to two weeks.

Healthy Rewards Program



- Our Highly Popular Member Rewards Program is Back!
- Up to \$180 in gift cards for completing health-related activities/services
 - HRA (\$25)
 - Annual Wellness Visit (AWV) (\$50)
 - Colon Cancer Screening (\$50)
 - Retinal Eye Exam (\$30)
 - Breast Cancer Screening (\$25)

Note: The gift cards are mailed out after claims are processed, which can take up to 60 days after claim is received.

Pharmacy



- No deductible for all plans
- Simplified Structure – no “preferred” pharmacy network
- \$0 / \$0 on Tiers 1 and 2
- CVS, Walgreen, HEB, Walmart (all major chains)
 - Also: Memorial Hermann and Lumicera specialty pharmacies
- Note: Consistent with CMS guidance, insulin at \$35 and vaccines fully covered

Expansion & Provider Growth

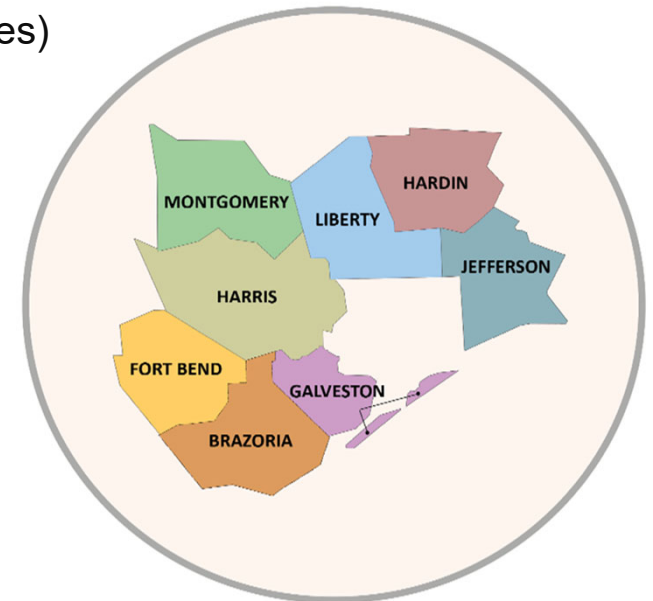


Prime Value (MA Only) plan now available in all core counties

- ✓ Harris, Ft. Bend, Montgomery, Brazoria, Galveston, Liberty
- ✓ Specific plan for Golden Triangle (Jefferson & Hardin counties)
- ✓ DSNP: Harris, Ft. Bend, Montgomery, Brazoria, Liberty

Memorial Hermann's Network growth

- Village Medical Group
- UTMB
- Unity Physicians
- CenterWell
- ACE Physicians
- New Wave Physicians
- Northwest Internal Medicine



Important Reminder!

- ***All plans are filed with CMS and are not finalized. These preliminary benefit designs are subject to change per any refinements from CMS.***
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Plan Benefit Highlights

Benefit	H7115-001	H7115-004	H7115-005	H7115-006
	HMO	Golden Triangle	DSNP	MA Only
Counties	Harris, Montgomery, Ft Bend, Brazoria, Liberty, Galveston	Jefferson, Hardin	Harris, Montgomery, Ft Bend, Brazoria, Liberty	Harris, Montgomery, Ft Bend, Brazoria, Liberty, Galveston
Monthly Premium	\$0	\$0	\$0 (Plan is for Full Duals Only)	\$0
<u>Part C</u>				
Maximum Out-of-pocket (MOOP) In Network	\$2,950	\$3,200	\$0	\$2,950
Deductible	\$0	\$0	Standard Medicare	\$0
Part B Buydown	\$0	\$0	\$0	\$125
Inpatient Hospital – Acute	\$350 / IP-Admit	\$350 / IP-Admit	Standard Medicare	\$500 / IP-Admit
Emergency Care / Post stabilization Care	\$125	\$125	Standard Medicare	\$125
Urgently Needed Care / Urgent Care Centers	\$20	\$25	Standard Medicare	\$25

Plan Benefit Highlights

Benefit	H7115-001	H7115-004	H7115-005	H7115-006
	HMO	Golden Triangle	DSNP	MA Only
Primary Care	\$0	\$0	Standard Medicare	\$0
Physician Specialist Services	\$15	\$20	Standard Medicare	\$30
Outpatient Diagnostic Procedures/Tests	\$25	\$25	Standard Medicare	\$25
Outpatient Diagnostic Lab Services	\$0	\$0	Standard Medicare	\$0
Outpatient Therapeutic Radiological Services	\$25	\$25	Standard Medicare	\$25
Outpatient X-Ray Services	\$0	\$0	Standard Medicare	\$0

Plan Benefit Highlights

Benefit	H7115-001	H7115-004	H7115-005	H7115-006
	HMO	Golden Triangle	DSNP	MA Only
Outpatient Blood Services	\$0	\$0	Standard Medicare	\$0
Transportation (Non-Medicare Covered)	Covered (20 trips)	Covered (20 trips)	Covered - Unlimited	Covered (20 trips)
Flex Card (Note: Quarterly allowances do not "roll over")	\$1,500 - V & H \$150 / Qtr OTC	\$900 - V & H \$40 / Qtr OTC	\$1,000 - V & H \$200 / Qtr OTC \$240 / Qtr Groceries	\$900 - V & H \$100 / Qtr OTC
Meal Benefit (Non-Medicare Covered)	Covered 10 meals post discharge	Covered 10 meals post discharge	Covered 10 meals post discharge	Covered 10 meals post discharge
Preventive/Comp Dental (Non-Medicare Covered)	Covered - \$3,000 Limit	Covered - \$2,500 Limit	Covered - \$4,000 Limit	Covered - \$2,000 Limit

RX Benefits

Benefit	H7115-001	H7115-004	H7115-005	H7115-006
Retail Pharmacy Copay	HMO	Golden Triangle	DSNP*	MA Only
Tier 1 - Preferred Generic	\$0	\$0	\$0*	
Tier 2 - Non-Preferred Generic	\$0	\$0	\$0*	
Tier 3 - Preferred Brand	\$47	\$47	\$0*	
Tier 4 - Non-Preferred Brand	\$100	\$100	\$0*	
Tier 5 – Specialty	33%	33%	\$0*	
Tier 6 - Select Care	\$0	\$0	\$0*	
Coverage Gap	Tier 6	Tier 6	Defined Standard	

*If you do not receive "Extra Help" or if your drug is not covered by Texas Medicaid, you will pay **25%** of the total cost for covered Tier 1 – Tier 5 Part D drugs.

Memorial Hermann Medicare *Advantage* Vendor Contact Info

Dental: Liberty Dental - www.libertydentalplan.com / 866.674.0114 (TTY: 877.855.8039).

Silver & Fit: silverandfit.com / FitnessService@ashn.com / 877.427.4788 Monday – Friday, 7 am to 8 pm CT (TTY: 711).

Meals: Mom’s Meals. Contact Memorial Hermann Customer Service to request meals post in-patient hospitalization at: 855.645.8448 (TTY: 711). Note: This is under the provider agreements. It isn’t considered a vendor because they submit claims for payments.

Transportation: Modivcare / mymodivcare.com and click “Book a Ride” / 855.330.9138

Wellness Rewards: administered through Blackhawk Network

OTC: Medline catalog: <https://athome.medline.com/MHHP> to review products and order; or, call 833.511.9844 Monday – Friday, 7am – 6pm Central time (TTY: 711).

Flex Card: web site and app coming soon

Memorial Hermann Medicare *Advantage* Plan Information

Available at: healthplan.memorialhermann.org/for-brokers/2023-ma-plans or by contacting a member of our Sales Team.

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Broker Manager - TBD

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