



# 2023 CDPHP® Medicare Advantage Product Training

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# Meet Your Team!

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**Nick Kraft**

*Chief Sales and Marketing Officer*



**Alicia Kelley**

*VP Government Programs*



**Kristine Lindskoog**

*Medicare Broker Manager*

# Agenda

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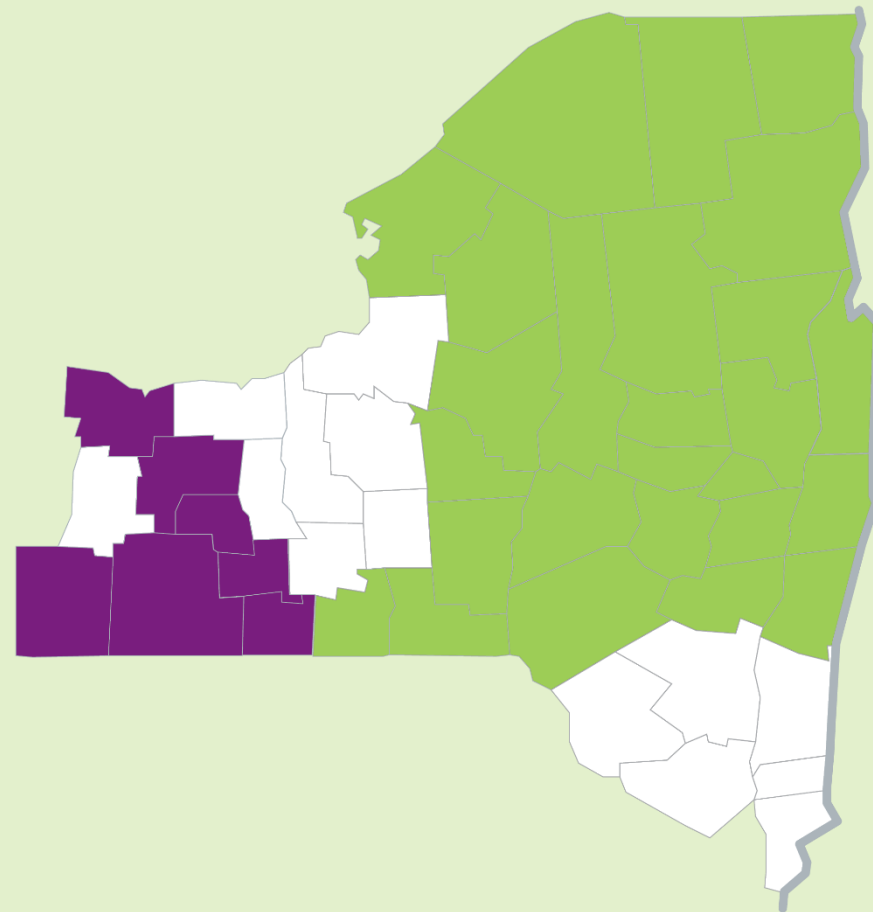
- State of the state for CDPHP® and Medicare
- About CDPHP
- Why CDPHP?
- 2023 Portfolio – Options, benefits, and what's new
- Administrative information
- Additional value-added benefits
- Questions



# About CDPHP

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# Who We Are



Physician-founded, not-for-profit, mission-driven

**33**

COUNTIES\*  
in Upstate NY

**50,000+**

MEDICARE  
members

**1,000s**

OF PARTICIPATING  
providers

\*7 NEW COUNTIES (PPO only) for 2023: Allegany, Chemung, Monroe, Ontario, Schuyler, Steuben, and Yates

# The CDPHP Difference

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CDPHP has been assisting and supporting our members, friends, neighbors, and families with their health care needs for more than 30 years.

## **We are the physicians' health plan**

- Founded by local doctors
- Board of directors must include a majority of local practicing physicians
- Board chairperson must be a local practicing physician

## **CMS Star Ratings\***

- CDPHP Medicare Advantage PPO: 5 out of 5 stars
- CDPHP Medicare Advantage HMO: 5 out of 5 stars

*\* Every year, Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.*

# Medicare Awards and Recognitions



*Named a Best Insurance Company - Medicare Advantage 2022 in New York by U.S. News & World Report*

CDPHP® Medicare Advantage PPO

CDPHP® Medicare Advantage HMO



## 5 Stars

Out of 5 Stars Overall from Medicare 2022

*Every year, Medicare evaluates plans based on a 5-star rating system.*



# Why CDPHP?

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## Local Member Services

- Our member services call center is local
- Your clients will speak directly with someone from our award-winning member services team located in our Albany office



## Local Provider Services/Provider Relations Teams

- Our provider services and provider relations teams are local
- When our physicians need to call for a prior authorization or have any questions about billing, they're speaking with someone right here in Albany

# We Make Enrollments Easy

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- Electronic enrollment options offered through Destination Rx
- Send a quote via email. Your prospect can review the plan details and click on a personalized enrollment link, ensuring you get credit for the sale.
  - Click to sign. After speaking with a prospect, you can pre-fill an application and send them a text message or an email to e-sign the form.
- Paper applications are another option. You can scan to pdf and email, fax to (518) 641-5006, or send via mail.



# You Can Earn Extra for Health Risk Assessments (HRAs)



- Help CDPHP capture Health Risk Assessments (HRAs), and you could earn an extra \$50 per completed survey
- After completing your enrollment through Destination Rx, you can connect the new CDPHP enrollee with an HRA survey
- Agents who have members complete the survey will be eligible for \$50 once the enrollment is in effect





## Have questions or need support?

- Contact our inside sales team via the **Broker Hotline** at (518) 641-5285
- Send an email to [Medicare\\_inside\\_sales@cdphp.com](mailto:Medicare_inside_sales@cdphp.com) and we'll get back to you within 24 hours
- For questions about commissions, contracting, or an escalated issue, contact your broker manager:

Kristine Lindskoog  
Medicare Broker Manager  
Kristine.Lindskoog@cdphp.com  
(518) 641-5265 Office  
(518) 669-7071 Cell



# 2023 Individual Medicare Portfolio

HMO and PPO options, benefits, and what's new

# New Benefits for 2023

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- Enhanced dental benefits provide increased allowance
- \$0 mail-order Tier 1 and Tier 2 prescription drugs
- Reduced specialist copays
- Increased over-the-counter (OTC) benefit for Value, Choice, and Basic HMOs
- Increased weight management reimbursement on all HMOs
- \$0 copay for virtual mental health visits with aptihealth



PLAN NAME	Medicare Advantage HMO Plans <sup>1</sup>			
	CDPHP \$0 Medicare Rx (HMO)	CDPHP Basic Rx (HMO)	CDPHP Value Rx (HMO)	CDPHP Choice (HMO) Choice Rx (HMO)
<b>MONTHLY PREMIUM<sup>2</sup></b>	\$0	\$31	\$58.30	Choice: \$39.90* Choice Rx: \$128.50
<b>BENEFITS</b>				
<b>DOCTOR VISITS</b>				
Primary Care Physician	\$0	\$0	\$0	\$0
Doctor On Demand	\$0	\$0	\$0	\$0
Specialist Copayment	\$35	\$35	\$30	\$25
Routine Annual Physical Exam Copayment	\$0	\$0	\$0	\$0
<b>EMERGENCY CARE</b>				
Urgent Care Copayment <sup>3</sup>	\$60	\$60	\$60	\$50
Emergency Room Copayment <sup>3 4</sup>	\$90	\$90	\$90	\$90
Ambulance	\$265	\$260	\$250	\$165
<b>OUTPATIENT SERVICES</b>				
Outpatient Surgery	\$315-\$365	\$280-\$330	\$200-\$300	\$150-\$200
Physical Therapy	\$35	\$35	\$30	\$25
<b>HOSPITAL SERVICES</b>				
Inpatient Hospitalization	\$330 days 1-5	\$315 days 1-6	\$295 days 1-6	\$260 days 1-6
<b>ADDITIONAL BENEFITS/SERVICES</b>				
Dental reimbursement for all dental services: Routine Cleaning/Restorative/Dentures (not for whitening)	\$675 reimbursement	\$725 reimbursement	\$750 reimbursement	\$750 reimbursement
Vision: Annual Routine Eye Exam	\$20	\$20	\$20	\$0
Frames/Lenses (per year)	\$175 reimbursement	\$215 reimbursement	\$200 reimbursement	\$250 reimbursement
Hearing Care Solutions Hearing Aid Benefit	\$599 or \$899	\$599 or \$899	\$599 or \$899	\$199 or \$499
OTC Benefit	\$50 per Quarter	\$75 per Quarter	\$75 per Quarter	\$75 per Quarter
Senior Fit Included	Yes	Yes	Yes	Yes
CDPHP Life Points <sup>®</sup> Rewards	Earn up to \$175	Earn up to \$175	Earn up to \$175	Earn up to \$175
<b>DIAGNOSTIC SERVICES</b>				
Lab Services	\$0 or 20%	\$0 or \$5	\$0 or \$5	\$0 or \$5
Radiology Services (X-ray)	\$35	\$35	\$30	\$25
Advanced Imaging Studies (CT, MRI, etc.)	\$195	\$140	\$130	\$100
<b>OUT-OF-POCKET MAX</b>	\$7,000	\$6,700	\$6,400	\$6,100



Medicare Advantage PPO Plans				
PLAN NAME	CDPHP Vital Rx (PPO)		CDPHP Flex (PPO) CDPHP Flex Rx (PPO)	
MONTHLY PREMIUM <sup>2</sup>	\$0		Flex: \$0* Flex Rx: \$39.40	
BENEFITS	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
<b>DOCTOR VISITS</b>				
Primary Care Physician	\$0	\$50	\$0	\$40
Doctor On Demand	\$0	\$0	\$0	\$0
Specialist Copayment	\$45	40%	\$40	30%
Routine Annual Physical Exam Copayment	\$0	40%	\$0	30%
<b>EMERGENCY CARE</b>				
Urgent Care Copayment <sup>3</sup>	\$60	\$60	\$60	\$60
Emergency Room Copayment <sup>3 4</sup>	\$90	\$90	\$90	\$90
Ambulance	\$265	\$265	\$255	\$255
<b>OUTPATIENT SERVICES</b>				
Outpatient Surgery	\$335-\$390	40%	\$250-\$325	30%
Physical Therapy	\$40	40%	\$40	\$60
<b>HOSPITAL SERVICES</b>				
Inpatient Hospitalization	\$400 days 1-4	40%	\$310 days 1-6	30%
<b>ADDITIONAL BENEFITS/SERVICES</b>				
Dental reimbursement for all dental services: Routine Cleaning/Restorative/Dentures (not for whitening)	\$400 reimbursement		\$450 reimbursement	
Vision: Annual Routine Eye Exam	\$20	40%	\$20	30%
Frames/Lenses (per year)	\$150 reimbursement		\$175 reimbursement	
Hearing Care Solutions Hearing Aid Benefit	\$599 or \$899		\$599 or \$899	
OTC Benefit	\$25 per Quarter	N/A	\$25 per Quarter	N/A
Senior Fit Included	Yes		Yes	
CDPHP Life Points® Rewards	Earn up to \$125		Earn up to \$125	
<b>DIAGNOSTIC SERVICES</b>				
Lab Services	\$0 or \$5	40%	\$0 or \$5	30%
Radiology Services (X-ray)	\$40	40%	\$35	\$40
Advanced Imaging Studies (CT, MRI, etc.)	\$220	40%	\$135	30%
<b>OUT-OF-POCKET MAX</b>	\$7,500	\$11,300	\$6,100	\$10,000



# New for 2023 – Dental Allowance Enhancement



- All Medicare Advantage plans will include an allowance\* of \$650-\$750 to use at any dentist that has not opted out of Medicare
- This allowance can be used for services such as, but not limited to:
  - Cleanings
  - X-rays
  - Crowns
  - Fillings
  - Dentures
  - Extractions



*\*Members will pay providers and submit receipts to CDPHP for reimbursement.*

*\*\*See what dentists have opted out of Medicare:*

*<https://www.medicare.gov/forms-help-resources/find-providers-whove-opted-out-of-medicare>*

# Dental Allowances



<b>2023</b> <b>CDPHP Choice (HMO)</b> <b>CDPHP Choice Rx (HMO)</b>	<b>2023</b> <b>CDPHP Value Rx (HMO)</b>	<b>2023</b> <b>CDPHP Basic Rx (HMO)</b>	<b>2023</b> <b>CDPHP \$0 Medicare (HMO)</b>
\$750 reimbursement (for all dental services)	\$750 reimbursement (for all dental service)	\$700 reimbursement (for all dental services)	\$650 reimbursement (for all dental services)

<b>2023</b> <b>CDPHP Flex(PPO)</b> <b>CDPHP Flex Rx (PPO)</b>	<b>2023</b> <b>CDPHP Vital Rx (PPO)</b>
\$450 reimbursement (for all dental services)	\$400 reimbursement (for all dental service)

# Big News in Pharmacy for 2023!

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- Effective January 1, 2023:
  - Capital Rx will be the new CDPHP pharmacy benefit manager (PBM)
    - Replacing CVS Caremark
    - More efficient and transparent with prescription costs
    - Promote better member experience and greater affordability
  - Walmart Home Delivery will provide mail order pharmacy services
  - CVS Specialty will remain as specialty drug vendor
- Members will continue to have access to CVS retail pharmacies

# New ID Card



- Change of PBM has allowed us to move from two member ID cards to one!
- New and renewing members will receive cards in mid-December



# Expanded for 2023 – Over-the-Counter (OTC) Benefit



- CDPHP HMO members will have \$50-\$75 and PPO members will have \$25 per quarter to spend on OTC supplies

**NEW!**

Includes expanded list of brand-name products for 2023

– Can be used at free-standing CVS locations, online, or over the phone

– Can be used for items such as:

- First aid and medical supplies
- Pain relievers and sleep aides
- Cough, cold, and allergy medicines
- Vitamins and supplements
- Eye, ear, and dental care, and more



\* Please note, when ordering over the phone or online, members cannot exceed their available balance.

- Members will enjoy 30 hours of support services from a trained Papa Pal. These compassionate and enthusiastic Pals can provide:
  - Companionship – chat, play board games, watch a movie, take a walk
  - Transportation – appointments, grocery store, errands
  - Help around the house – light cleaning, meal prep, organizing
  - Technology assistance – computers, smartphones, tablets



# Vision, Hearing, and Meal Programs

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## Vision

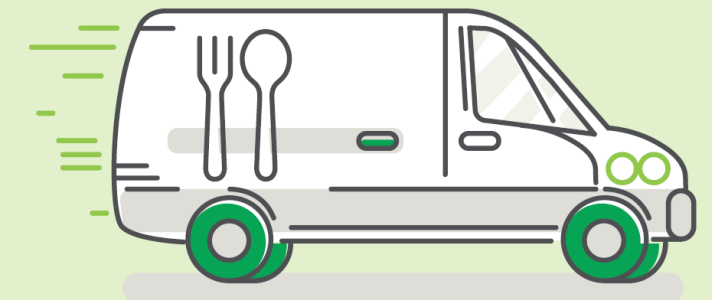
- All plans cover annual routine eye exams and include an **increased** allowance for frames and lenses ranging from \$150-\$250

## Hearing

- All plans include a hearing aid benefit through Hearing Care Solutions
  - Members pay a flat copay for the purchase of up to 2 hearing aids
  - Two levels of hearing aids per plan; copays vary by plan

## At-home Meal Delivery

- Members receive 14 meals at no cost after an inpatient stay at a hospital, skilled nursing, or rehab facility
- Additional chronic care program available for members identified through care management





- Partnership with Ascensia (Contour Next) to offer easy-to-use test strips and blood glucose meters
- Members receive one blood glucose monitor and a 90-day supply of test strips each year at no cost
- Contour Next blood glucose test strips are covered on all plans with a prescription





## Reduced cost share on insulin through Senior Savings Model

- We will continue to participate in the Insulin Savings program to offer lower out-of-pocket costs for insulin, with a goal of enhancing quality of care of members and providing predictable expenses
- Members will pay \$35 for select insulins during the following stages
  - Deductible (if applicable)
  - Initial Coverage
  - Coverage gap
- Eligible insulins are marked in the formulary with the symbol **SSM35**
- No action is required on behalf of the member
- We also cover Part B insulin at \$35 as an added benefit



- Established an in-house **Patient Care Team** and **Customer Connect** site at Ellis Hospital, St. Peter's Hospital, Albany Medical Center, and Saratoga Hospital.
- CDPHP clinical team and health care advocates work with hospital staff to coordinate members' care and provide personalized support.
- CDPHP medical directors are on-site to review members' care plans.
- Being admitted to a hospital often leaves people scared, confused, and full of questions. This collaboration ensures that patients get the best care and will lead to improved health care outcomes.

# CDPHP Hospital to Home

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## **Patient Care Team helps members by:**

- Answering questions about benefits, treatment plan, medications, and post-discharge planning.
- Connecting with CDPHP programs that help manage physical and mental illness.
- Facilitating communication between hospital and primary care doctor.
- Coordinating hospital discharge and providing follow-up to ensure care needs are met.





# Administrative Information

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- 2023 Provisions
  - Formulary insulins must be capped at \$35
    - No impact – our current benefit design already covers
  - Vaccines that currently have cost share must drop to \$0
    - Awaiting CMS guidance on how this will be operationalized
    - ANOCs, EOCs, and formularies still show cost share for certain vaccines
    - We will provide official updates as soon as possible

# New Call Recording Requirement

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- Agents and brokers required to record all sales calls
- Applies to new and existing clients
- Includes calls regarding enrollment process
- Recordings to be stored compliantly for 10 years
- Does not include face-to-face meetings



- All Annual Enrollment Period (AEP) enrollees who submit between 10/15 – 11/30 have a Special Enrollment Period (SEP) available to join a CDPHP plan in the 4<sup>th</sup> quarter
- CDPHP is required to outreach to these enrollees to offer an earlier effective date unless:
  - The agent clearly documents in Salesforce that the enrollee does not want an earlier effective date or
  - The agent submits a form with the paper application that states the enrollee does not want an earlier effective date

# Compliance Reminders

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- As a CDPHP representative, you are responsible to report any potential Medicare-related fraud
- CDPHP will not tolerate any form of retaliation against an individual for reporting an issue in good faith

## CDPHP Reporting Paths

- Contact CDPHP Medicare compliance officer and director at (518) 641-5275 or email [Dennis.Schoonmaker@cdphp.com](mailto:Dennis.Schoonmaker@cdphp.com)
- CDPHP compliance officer Randy Rothstein at (518) 641-5260 or email [Randy.Rothstein@cdphp.com](mailto:Randy.Rothstein@cdphp.com)
- Anonymous reporting via the CDPHP fraud/compliance hotline at 1-800-280-6885





# Additional Value-Added Benefits

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- Members get easy access to personalized programs designed to help achieve unique health and wellness goals
  - Can engage with resources that best fit their interests
  - Customized tips to help members eat healthy, stay active, reduce stress, and more
    - Digital coaching tool designed to help them make simple changes to routines
- Members can earn up to \$175 in CDPHP Life Points Rewards, redeemable for gift cards, for completing healthy activities

## How does it work?

- Members complete health-related activities and move through levels to earn points
- Unlock CDPHP Life Points Rewards as milestones are reached
- Redeem rewards for gift cards and merchandise

## What are some of the available activities?

- *Challenges* – gather friends and challenge them to start healthy habits
- *Sleep Guide* – take steps to make changes for better rest
- *Healthy Habit Tracker* – bite-size ways to build healthy routines that add up to big changes

# Additional Value-Added Benefits

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- Doctor On Demand – live video doctor visits available 24/7
- Fitness and wellness options – No-cost SilverSneakers membership, plus free access to additional gyms including **CDPHP® Fitness Connect at the Ciccotti Center**
- Nutritional support and weight management – including reimbursement up to \$100 for participating in a qualified weight loss program like WW or Noom
- Landmark Healthcare – in-home care from licensed clinicians for members with multiple chronic conditions
- Find A Doc – search for doctors, specialists, pharmacies, urgent care centers, or other care facilities <https://findadoc.cdphp.com/>



## Assistance Programs

- Elderly pharmaceutical insurance coverage (EPIC)
  - New York state program that provides secondary drug coverage and premium assistance for seniors with Medicare Part D
  - Allows members to make a one-time plan change per year (SEP)
- Low-income subsidy (LIS) through Social Security
  - A reduction in Part D premium and cost-sharing for prescription drug copays based on Medicare beneficiary's income and assets
  - Allows members to make a plan change once quarter, except for Q4 (SEP)

## PremiumAssist

- This free service provides Medicare Advantage members assistance with determining potential eligibility for Medicare savings programs and enrolling in the Medicare Part D Extra Help/Low-Income Subsidy. Members can call 1-866-533-2207

# 2023 Medicare Advantage Benefits



See the 2023 CDPHP Medicare Advantage Options brochure plan benefit highlights.





# Questions?

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