



2024 CDPHP® Medicare Advantage Product Training

Meet the CDPHP Medicare Sales Leadership Team



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Agenda

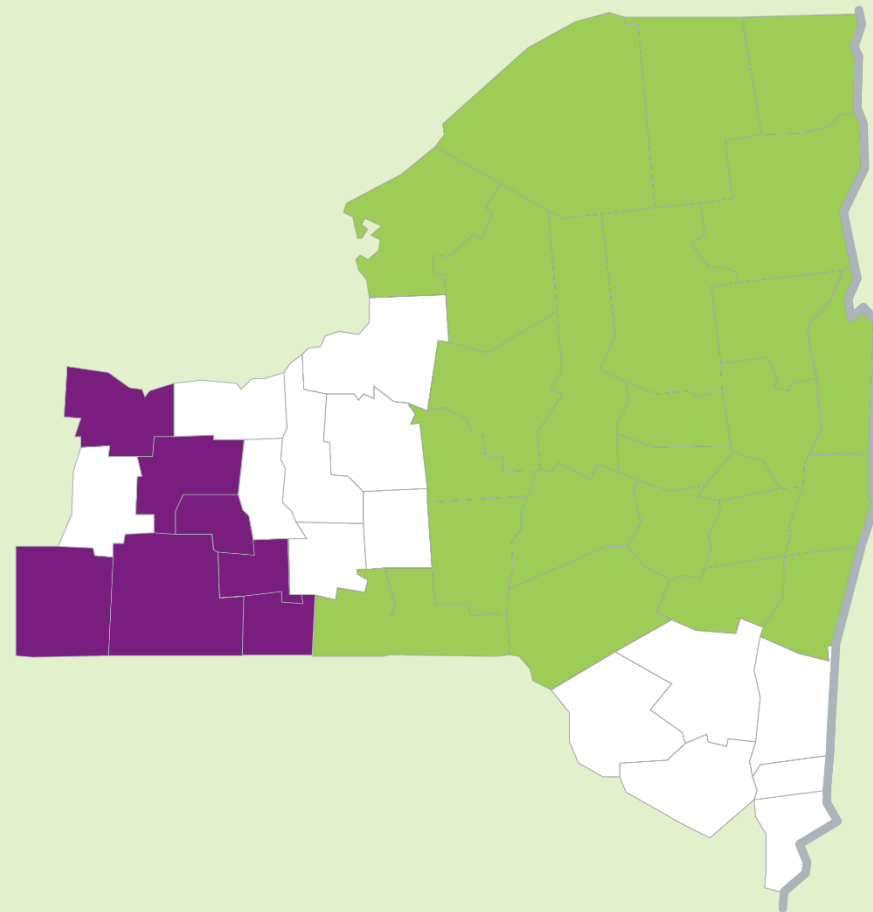


- About CDPHP
- 2024 plan highlights
- 2024 pharmacy changes
- Your partnership with CDPHP
- Administrative information
- Coming soon...
- Questions



About CDPHP

Our Footprint



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

33

COUNTIES*
in Upstate NY

50,000+

MEDICARE
members

1,000s

OF PARTICIPATING
providers

*Purple counties PPO only

The CDPHP Difference



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 2023 in New York
by U.S. News & World Report*

CDPHP® Medicare Advantage



5 Stars

Out of 5 Stars Overall from Medicare 2023

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

*New ratings to be issued October 2023.



2024 Plan Highlights

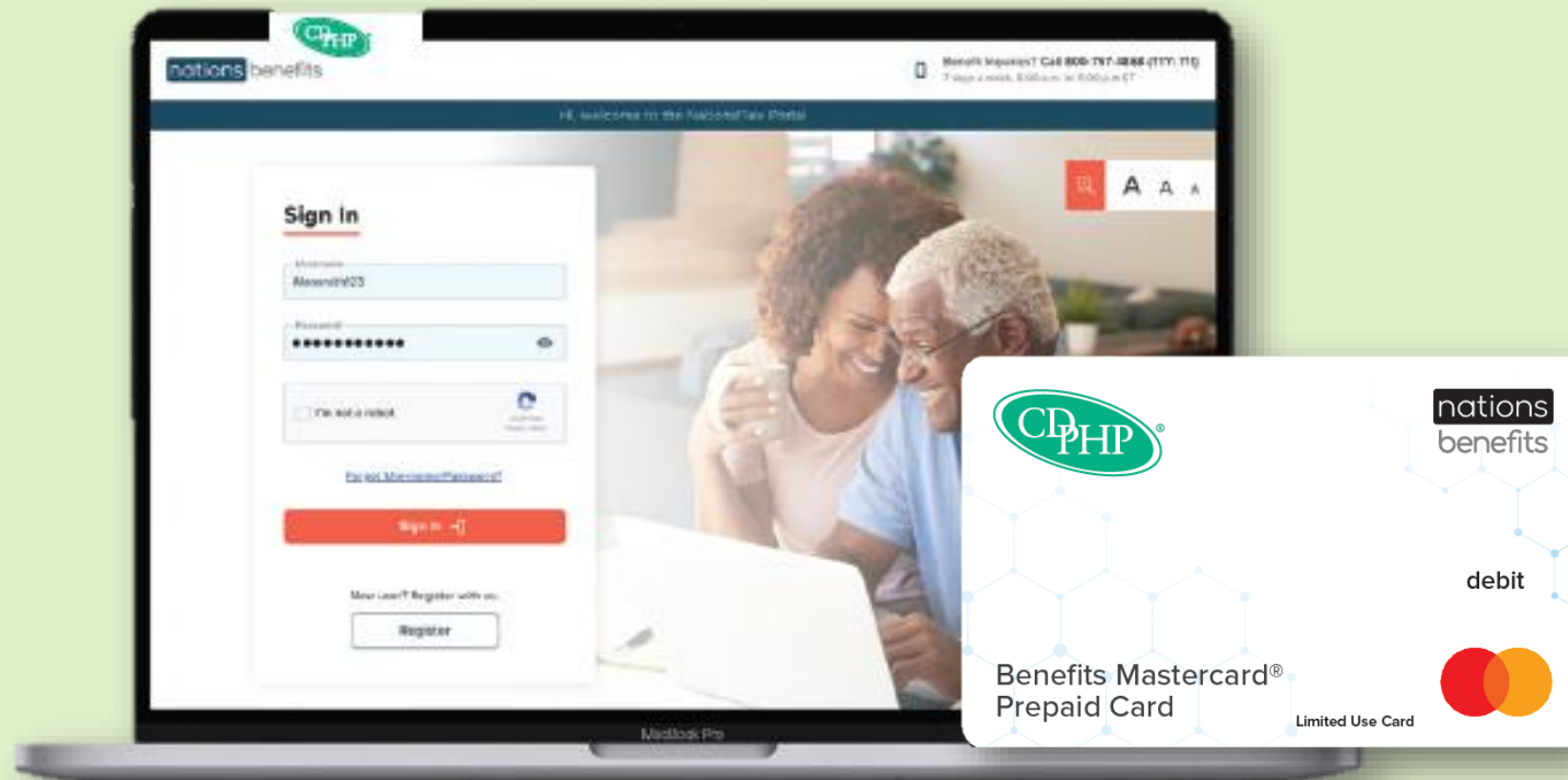


- Prepaid Benefits Mastercard loaded with allowance amounts for dental services and over-the-counter (OTC) products
- Increase dental allowance amounts
- Increased OTC amounts for Basic Rx and \$0 Medicare Rx plans
- \$0 Tier 1 and Tier 2 drugs at preferred pharmacies
- Decreased copay at Medicare-covered chiropractic visits on most plans
- Increase payments on HRAs when completed electronically

Prepaid Benefits Mastercard for Dental and OTC



- Dental and over-the-counter (OTC) allowances are now loaded on a prepaid Benefits Mastercard
 - Members receive card and activation letter from NationsBenefits with instructions on how to activate and access benefits



The NationsBenefits portal allows members to:

- Activate their card
- View coverage
- Check available balances
- Order OTC products



- Members can use their prepaid Benefits Mastercard at **any dentist**
- They simply swipe the card, and the total amount spent will be subtracted from the dental benefit allowance automatically
- No more using networks or submitting forms!
- The dentist **does not need to participate** with CDPHP

Dental Allowance Enhancement



- Medicare Advantage plans will include an allowance* of \$850-\$1500 on a prepaid Benefits Mastercard to use at any dentist
- This allowance applies to but not limited to:
 - Cleanings
 - X-rays
 - Crowns
 - Fillings
 - Dentures
 - Extractions
- Cannot be used for teeth whitening



Dental Allowances



2024 CDPHP Choice (HMO) CDPHP Choice Rx (HMO)	2024 CDPHP Value Rx (HMO)	2024 CDPHP Basic Rx (HMO)	2024 CDPHP \$0 Medicare (HMO)
\$1,500 allowance on a prepaid Benefits Mastercard (for all dental services*)	\$1,250 allowance on a prepaid Benefits Mastercard (for all dental services*)	\$1,450 allowance on a prepaid Benefits Mastercard (for all dental services*)	\$1,225 allowance on a prepaid Benefits Mastercard (for all dental services*)

2024 CDPHP Flex(PPO) CDPHP Flex Rx (PPO)	2024 CDPHP Vital Rx (PPO)
\$1,000 allowance on a prepaid Benefits Mastercard (for all dental services*)	\$825 allowance on a prepaid Benefits Mastercard (for all dental services*)

*Cannot be used for teeth whitening

Over-the-Counter (OTC) Benefit



- CDPHP HMO members will have \$50-\$100 and PPO members will have \$25 per quarter to spend on OTC supplies with their prepaid Benefits Mastercard
 - Members can use their benefit at thousands of retail 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.*

Prepaid Benefits Mastercard FAQs



Q: How does the card work?

A: Members can use the card to pay for eligible dental services and OTC products. When the card is used, the amount spent will be subtracted from the member's benefit allowance.

Q: How can members check how much is available to spend?

A: Members can check their balance by three easy ways:

- Through the MyBenefits portal (available in the App Store or Google Play)
- On the website
- By phone

Q: What happens if a member goes over the amount left to spend on the card?

A: If the purchase amount is more than the amount left to spend on the card, the member will need to pay the rest with another form of payment.



- 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 \$125 (PPO plans) or \$175 (HMO plans) 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

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

- 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



- Partnership with Ascensia (Contour Next) to offer easy-to-use test strips and blood glucose meters
- Members receive one blood glucose monitor each year at no cost
- \$0 copay for 90-day supply of Contour Next blood glucose test strips
- All formulary insulin capped at \$35



Vision, Hearing, and Meal Programs



Vision

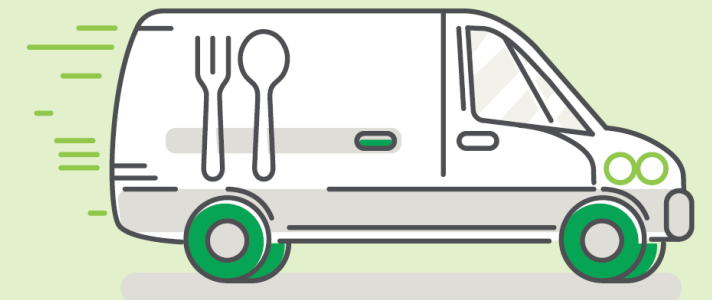
- All plans cover annual routine eye exams, with an allowance for frames and lenses ranging from \$150-\$250

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



CDPHP Hospital to Home

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.





- 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.

Additional Value-Added Benefits



- 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 residing in specific counties
- Find-a-Doc – search for doctors, specialists, pharmacies, urgent care centers, or other care facilities <https://findadoc.cdphp.com/>



2024 Pharmacy Changes

Prescription Benefit Changes



- \$0 Tier 1 and Tier 2 prescriptions at preferred pharmacies and through mail order
- Members can use network pharmacies outside of the preferred network, but may pay higher amounts
 - CVS has decided not to participate in our preferred pharmacy network



Prescription Mail Order Delivery Changes



- Effective January 1, 2024:
 - OptumRx will provide mail order pharmacy services
 - Also participate in Elderly Pharmaceutical Insurance Coverage (EPIC)
 - Walmart will no longer be a mail order option effective January 1, 2024
 - Costco and ConnectRx will remain as mail order options
- Communications to existing mail order users will begin in mid- to late October to help with transition

Part D Changes



- Initial Coverage limit \$5,030
- Coverage Gap \$5,030-\$8,000
- There is no longer catastrophic coverage
 - Once members have made it through the coverage gap, they are covered in full



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)

Premium Assist

- 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



Your Partnership with CDPHP



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

Broker Services at Your Fingertips



- You can get
 - Quick, easy service from knowledgeable CDPHP staff
 - Protection of your leads
 - Help with application questions, submissions, tracking, etc.
 - Medicare eligibility checks
 - Resources about benefits and coverage
- Contact our inside sales team via the **Broker Hotline** at (518) 641-5285
- Send an email to Medicare_inside_sales@cdphp.com and we'll get back to you within one business day



Contracting or commission questions?

Contact your CDPHP Medicare Broker Support Team!

Medicare_broker_services@cdphp.com

We Make Enrollments Easy



- 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 email the application to Medicare_inside_sales@cdphp.com or fax to (518) 641-5006
- Applications should be received by CDPHP within 24 hours of your receipt



You Can Earn Extra for Health Risk Assessments (HRAs)



- Help CDPHP capture Health Risk Assessments (HRAs), and you could earn an extra \$75 per electronically-completed survey
- Agents who have members complete the survey on paper and send in a pdf will be eligible for \$50 once the enrollment is in effect
- HRA earnings are paid once a month





Administrative Information

Call Recording Requirement



- Agents and brokers required to record all calls resulting in a sale
- Applies to new and existing clients
- 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 4th 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



- 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
- Anonymous reporting via the CDPHP fraud/compliance hotline at 1-800-280-6885



Coming Soon...

Coming soon...Wellness Way



- Spring 2024! New corporate headquarters for CDPHP and partner Community Care Physicians (CCP)





Questions?
