



# **2026 CDPHP® MEDICARE ADVANTAGE PRODUCT TRAINING**

# Agenda

- 1 Broker Management Team
- 2 Medicare Industry Updates
- 3 2026 Service Area and Plan Updates
- 4 2026 Product Overview
- 5 2026 Pharmacy Updates
- 6 Your Partnership with CDPHP
- 7 Questions

# Meet the CDPHP Medicare Broker Management Team



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# Medicare Industry Updates

# Medicare Industry Updates

- Factors continuing to impact Medicare Advantage plans for 2026
  - Wage Index
    - In 2023, a bill took effect significantly increasing the fees paid to rural hospitals
    - Increased hospital payments 20 - 43% without additional funding to MA plans
    - Impacts entire CDPHP service area
    - Upstate NY, especially the Capital Region, has seen some of the most substantial increases nationally
    - Carriers making significant changes in MA offerings and commissionable products
  - Part D Reform
    - In 2025 as part of the Inflation Reduction Act, the amount Medicare members pay for Part D drugs substantially decreased while increasing for health plans
  - Part D Cost Trends
    - Increased GLP-1 & FDA approved uses
    - Rising specialty Rx availability & usage
    - Escalating utilization

# 2026 Service Area and Plan Updates

# 2026 Service Area and Plan Updates

- CDPHP is committed to providing high quality, affordable health care coverage to communities across Upstate New York.
- Maintaining this standard has become increasingly difficult in the wake of rising health care costs and reimbursement rates that do not support the high standards our members expect and deserve.
- This issue is further exacerbated by the Medicare Wage Index, which has resulted in sizable losses for small, regional, not-for-profit health plans, like CDPHP.
- To ensure our long-term strength and viability, CDPHP has made the difficult decision to reduce our product portfolio and service area for the 2026 plan year.

# 2026 Service Area Updates

- Service Area Reduction (SAR) Counties:

- |            |            |            |           |
|------------|------------|------------|-----------|
| • Allegany | • Delaware | • Oneida   | • Steuben |
| • Broome   | • Herkimer | • Ontario  | • Tioga   |
| • Chemung  | • Madison  | • Otsego   | • Yates   |
| • Chenango | • Monroe   | • Schuyler |           |

- These members will not receive ANOCs but will receive plan termination mailing by October 2.
- If you have clients in these service areas, you will need to enroll them with a new carrier. Book of business can be provided to assist you with impacted clients.

**\*\*Individual Medicare Advantage plans only.\*\***



# 2026 Plan Updates

- Terminated plans
  - CDPHP Value Rx (HMO)
  - CDPHP Vital Rx (PPO)
  - CDPHP Complete Rx (PPO)
  - CDPHP Focus (PPO)



CDPHP Clear Rx (HMO) \$100

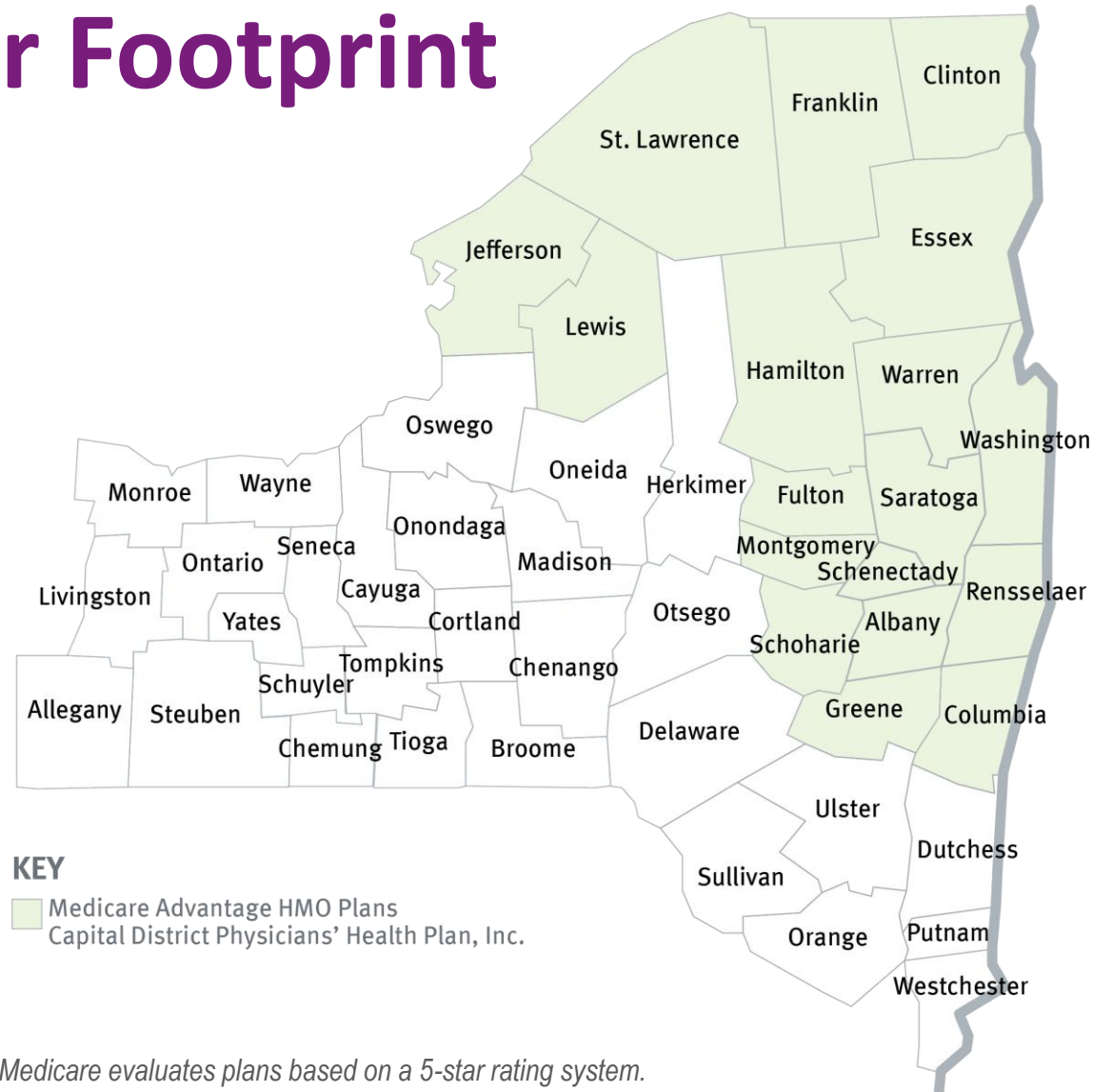
# 2026 Commissionable Product Update

- Effective 1/1/26, enrollments for members new to CDPHP enrolled in the \$0 Medicare Rx plan in the following 9 counties will be non-commissionable:
  - Clinton
  - Essex
  - Franklin
  - Fulton
  - Hamilton
  - Jefferson
  - Lewis
  - Montgomery
  - St. Lawrence
- Current CDPHP members that are moved to or remain in \$0 Medicare Rx HMO will continue to be commissionable
- Only applies to \$0 Medicare Rx plan



# 2026 CDPHP Product Overview

# Our Footprint



**4.5 out of 5 Stars\***  
for 2025

**18**  
Counties in NY for 2026

**1,000s**  
of participating providers

*\*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.*

# HMO Benefit Changes



Benefit	CDPHP Core HMO (MA Only)	CDPHP \$0 Medicare Rx HMO	CDPHP Clear Rx HMO	CDPHP Choice Rx HMO
Premium	\$15	\$0	\$100	\$135
ER	\$100	\$125	\$115	\$100
Urgent Care	\$50	\$50	\$50	\$50
Lab Services	\$0/\$5	\$0/\$10	\$0/\$5	\$0/\$5
Inpatient Hospitalization	\$260 days 1-6	\$460 days 1-5	\$375 days 1-6	\$260 days 1-6
Observation Stay	\$275	\$330	\$375	\$260
OTC*	\$25 / Quarter	Not Covered	Not Covered	\$50 / Quarter
Eyewear*	\$250	\$200	\$250	\$300
Dental*	\$1250	\$400	\$900	\$1650
In-home support (Papa)	30 hours	60 hours	60 hours	60 hours
MOOP	\$6100	\$6750	\$6400	\$6000

\*Benefits are on a prepaid Benefits Mastercard

Benefit Enhancement

Benefit Reduction

No Change to Benefit

# Next Steps

- Member Impact
  - Members in service area reduction counties will need to enroll with different carrier
  - Members in our 2026 service area with terminated plans will need to enroll in a new plan
- Broker Impact
  - To remain BOR, new enrollment must be submitted by broker
  - Communications sent by CDPHP will refer member back to broker
  - If client contacts CDPHP directly, phone staff is trained to refer member back to broker
  - Book of business requests can be sent to [medicare\\_broker\\_services@cdphp.com](mailto:medicare_broker_services@cdphp.com)
- Member Communications
  - Members not on terminating plans will receive ANOC by September 30
  - Termination mailing in homes by October 2

# Prepaid Benefits Mastercard for Dental, Vision, and OTC

- All plans come with one convenient prepaid Benefits Mastercard to use for dental and vision benefits
- New members will receive their card from NationsBenefits with instructions on how to activate and access benefits
- **Existing members will not receive a new card even if changing plans – benefits reloaded to current card January 1, 2026**



## Dental

Up to \$1,650 to use at any dentist in the U.S.



## Vision

Up to \$300 to use at any vision provider in the U.S.

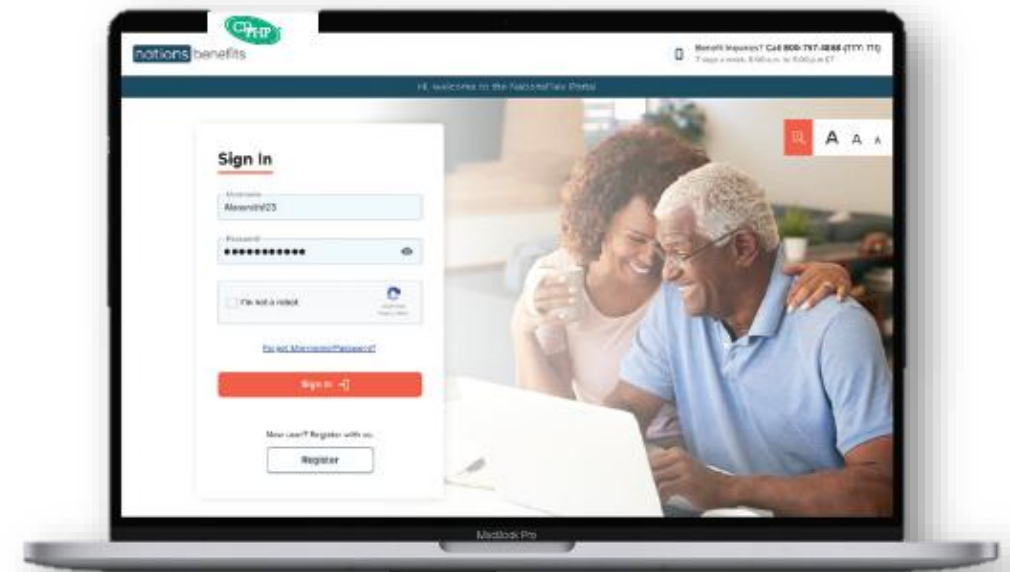


## OTC

Up to \$50 per quarter

# Prepaid Benefits Mastercard Portal

- Members have access to the Nations Benefits Pro portal and MyBenefitsPro app to manage their prepaid Benefits Mastercard
- Members can:
  - Activate their card
  - Check coverage and balances
  - Verify eligible OTC products
  - Access store locator (for OTC)
  - View past transactions





# Dental Allowance

- All plans include an allowance\* of \$400-\$1650 on a prepaid Benefits Mastercard to use at any dentist **in the U.S.**
- Applies but not limited to:
  - Cleanings
  - X-rays
  - Crowns
  - Fillings
  - Dentures
  - Extractions
  - Dental Implants

*\*Cannot be used for teeth whitening*



# Hearing Aid Benefit

- All plans include a hearing aid benefit through TruHearing
  - Members pay a copay for the purchase of up to two hearing aids per plan year
    - Advanced Plus Model: \$199-\$599 per ear
    - Premium Model: \$499-\$899 per ear
  - Benefit includes a \$0 copay for
    - Hearing exam
    - 3-year supply of batteries
    - 3-year comprehensive warranty



# In-Home Support Services

- CDPHP has teamed up with Papa, Inc. to give members up to 60 hours of support services from a trained Papa Pal to help with daily tasks such as:



## Companionship

- Quality time
- Board games
- Share memories
- Enjoy a meal
- Attend appointments



## House tasks

- Light surface cleaning
- House assistance
- Organization
- Physical safety
- Gardening



## Transportation

- Medical appointments
- Pharmacy
- Voting and municipal
- Community centers
- Places of worship



## Grocery shopping

- Accompany to store
- Pickup from list
- Loading and unloading
- Storing and organizing
- Delivery



## Health reminders

- Schedule annual wellness visit
- Medication reminders
- Health screening reminders



## Pet help

- Take pets for a walk
- Play fetch or with toys
- Fill food and water



## Exercise

- Attend classes
- Assist with light exercise
- Outdoor activities



## Tech help

- Setup and use of devices
- Telehealth appointments
- Social media assistance
- Organize digital assets
- How to use apps

# In-Home Support Services

- Papa, Inc. performs basic information, county and federal criminal, DMV, and annual record checks.
- Members can enroll and schedule visits online at <https://www.papa.com/cdphp> by phone at 1-888-901-8127
- Members can interact with Pals in person or via virtual phone visits
- Members can designate Pals they connect with as a preferred Pal in their profile
- Visit requests require a minimum 48-hour lead time



# CDPHP Health Hub – Life Points Rewards

- 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 make simple changes to routines
- Members can earn up to \$175 in CDPHP Life Points Rewards, redeemable for gift cards, for completing healthy activities through the CDPHP Health Hub

# Diabetes Benefits

- New partnership with Abbott (Freestyle) to offer easy-to-use test strips and blood glucose meters
- \$5 copay for 90-day supply of Freestyle blood glucose test strips when purchased at a network pharmacy
- Members receive one blood glucose monitor at no cost
- New in 2026
  - All formulary insulin capped at lesser of \$35 or 25% of negotiated price



# CDPHP Hospital to Home

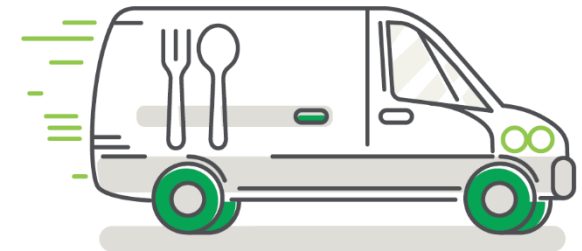
## Patient Care Team helps members by:

- 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.



# Additional Value-Added Benefits

- Doctor On Demand – live video doctor visits available 24/7 at no cost
- 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
- Members receive 14 meals at no cost after an inpatient stay at a hospital, skilled nursing, or rehab facility





# 2026 Pharmacy Updates

# Formulary Changes

- Reevaluated covered formulary drugs and drug tiers to align with market
- On January 1, 2026, CDPHP will introduce a new formulary to ensure Medicare Advantage members have access to affordable, clinically-appropriate medications while also addressing rising prescription drug costs
- All clients should check formulary to ensure drugs are covered

## Part D Changes

- Initial Coverage:
  - Copayments or coinsurance are applied for the first \$2,100 in total prescription costs.
  - Catastrophic Coverage:
    - Once total drug costs have reached the \$2,100 out-of-pocket max for Part D drugs, members pay nothing for covered Part D drugs

# Part D Benefit Updates

	\$0 Medicare Rx HMO	Clear Rx HMO	Choice Rx HMO
Rx Deductible	Tiers 3-5 \$500	Tiers 4-5 \$250	\$0
Tier 1 - Preferred Generic	\$0	\$0	\$0
Tier 2 - Generic	\$7	\$2	\$0
Tier 3 - Preferred Brand	20%	20%	\$40
Tier 4 - Non-Preferred	29%	37%	40%
Tier 5 - Specialty	27%	30%	33%

Cost at preferred pharmacies such as ConnectRx, Market 32/Price Chopper, Walmart, Hannaford, Walgreens, Kinney Drugs, Giant Foods, Food Lion, and more.

# Mail Order Pharmacy Update - Wegmans

Many medications taken on a regular basis for long-term conditions (such as heart disease, high blood pressure, asthma, or diabetes) can be mailed directly to member homes.

**With Wegmans Mail Order, your clients will receive:**

- ✓ Convenient, reliable, and **FREE** standard delivery of medications
- ✓ Award-winning customer support from the Wegmans Pharmacy Team
- ✓ Service from a trusted New York State-based pharmacy
- ✓ White glove service to make sure they always have the medication they need: When a member is on their last fill, Wegmans will request a new prescription from their doctor so they never run out of refills!
- ✓ Helpful text alerts to keep you in the know and give you more control over your prescriptions
- ✓ Easy account management online



# Part D 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
  - Eligibility expanded to 200% of FPL (from 150% in 2025)
  - Gain, loss, or change in LIS level is valid to use as SEP
- **Centauri Premium Assistance**
  - 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

# Part D Assistance Programs

- **Medicare Prescription Payment Plan**

- Payment option to help manage out-of-pocket drug costs by spreading them across the calendar year
- Members do not pay when picking up prescription drugs
- Members will receive a monthly bill from Part D plan
- Monthly payments can change making it difficult to predict payment amounts
- All plans must offer, but member participation is voluntary
- This is a post-enrollment activity

**M3P program does not lower drug costs or save money.**



# Your Partnership with CDPHP

# Top 7 Things to Remember for 2026

- Termination mailings in homes by October 2
- Members in service area reduction counties will need to enroll with different carrier
- Members in discontinued plans residing in 2026 service area must enroll in new plan
- To remain BOR, new enrollment must be submitted by broker
- Due to formulary changes, be sure to check 2026 formulary for medication coverage
- Members with no break in CDPHP coverage will be paid as cycle year two monthly renewal
- Applications submitted 12/8 – 2/28 for members on terminating plans must use ***“I lost my coverage because my plan no longer covers the area that I live or it ended its contract with Medicare”*** SEP



# How CDPHP Will Support You

- We want to help you retain your members
- Inside Sales call center will refer members back to brokers
- In addition to regulatory CMS model term letters, CDPHP is sending communications telling members to contact their broker
- Retention seminars – members aligned with brokers will be directed to reach out to you for best available options
- You will be notified via email if one of your clients registers for a retention seminar
- Book of business reports can be provided so you can proactively contact your clients
- Requests can be sent to [medicare\\_broker\\_services@cdphp.com](mailto:medicare_broker_services@cdphp.com)

# Broker Services at Your Fingertips

- You can get
  - Quick, easy service from knowledgeable CDPHP staff
  - Help with application questions, submissions, tracking, etc.
  - Medicare eligibility checks
  - Resources about benefits and coverage
- Contact the **Medicare Broker Hotline** at 518-641-5285 or email [Medicare\\_inside\\_sales@cdphp.com](mailto:Medicare_inside_sales@cdphp.com)
  - Quickest response time
- Contracting, commission and book of business inquiries
  - [Medicare\\_broker\\_services@cdphp.com](mailto:Medicare_broker_services@cdphp.com)

# We Make Enrollments Easy

- Efficient, reliable, and quick electronic enrollment 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
- Paper applications can be emailed to [Medicare\\_inside\\_sales@cdphp.com](mailto:Medicare_inside_sales@cdphp.com) or faxed to (518) 641-5006
- Applications should be received by CDPHP within 24 hours of your receipt



# Important Reminders

- Allow seven calendar days for application processing
- Ensure address is correct so processing isn't delayed
- "Date Received" box and National Producer Number field must be populated by agent if submitting paper enrollment
- No PHI in email subject line
- MBI & eligibility requests should be sent to [medicare\\_inside\\_sales@cdphp.com](mailto:medicare_inside_sales@cdphp.com)
- Contact member services at 518-641-3950 when a member needs assistance to ensure the phone call is recorded and handled in a timely manner
  - If agent is calling, member must be on the line or present due to HIPPA regulations
- For members enrolling for coverage effective 1/1/2026, ID cards will arrive in the last two weeks of December. If enrolling for coverage after 1/1/2026, ID cards will arrive within 7-10 business days after the enrollment is processed

# Other Reminders and Updates

- Literature Requests
  - [www.cdphp.com/brokerrequest](http://www.cdphp.com/brokerrequest)
- Commissions
  - Members with no break in CDPHP coverage will be paid as cycle year two monthly renewal
- Recommend logging into DRx, MCM/Salesforce, and Evolve before October 1

# 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 Medicare chief compliance officer Laura Dibble at [laura.dibble@excellus.com](mailto:laura.dibble@excellus.com) or 585-339-7745
- Anonymous reporting via the CDPHP fraud/compliance hotline at 1-800-280-6885

# Questions?