

# CarePartners of Connecticut 2021 Product Training

# Say Hello to CarePartners of Connecticut

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## **This course will cover:**

- Who is CarePartners of Connecticut?
- Who is eligible to join?
- What will we cover and what products will we offer?
- What supplemental member benefits will we offer?
- What does our Part D prescription drug design look like?
- How will members work with their selected PCP and other health care providers?
- What are the value and importance of our care model
- How will our products align with the needs of Medicare beneficiaries?
- **Why CarePartners of Connecticut?**

# Background

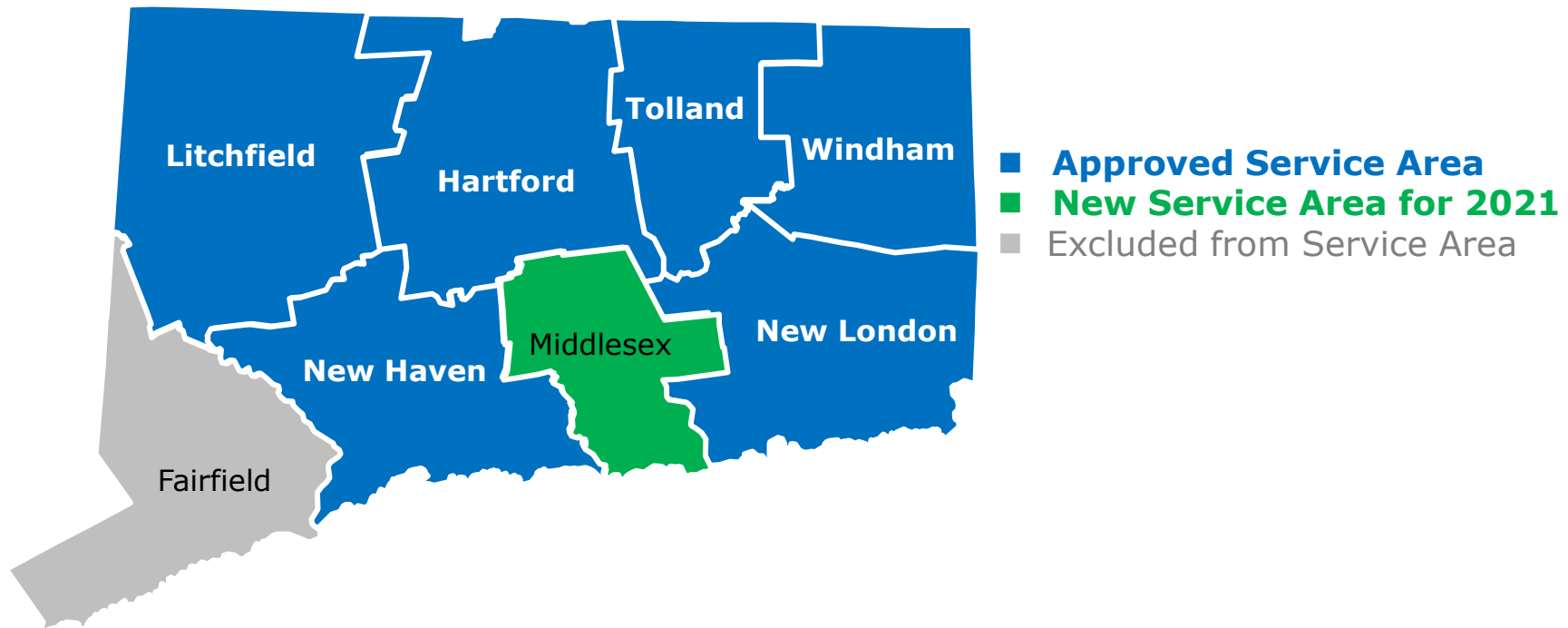
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## **CarePartners of Connecticut is a not-for-profit insurance company offering Medicare Advantage plans in Connecticut**

- We are a joint venture between Tufts Health Plan, a Massachusetts-based insurer, and Hartford Health Care, a fully-integrated health system local to the state of Connecticut
- Our mission is “Helping seniors be healthy and independent by making care connected, convenient, and complete”
- We are passionate about keeping our members well through strong engagement, easy access to primary care physicians and a strong network of specialists
- We will offer easy-to-understand benefit designs and product offerings to simplify the plan selection process

# Eligibility

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- Must be enrolled in Medicare Part A & Medicare Part B and continue to pay the Part B premium
- Must reside in our approved service area

# Coverage

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**CarePartners of Connecticut will offer plans influenced by consumers preference – with an emphasis on making healthcare less stressful**



**Doctor Visits**



**Preventive Care & Screenings**



**Inpatient Hospital Coverage**



**Skilled Nursing & Rehab Stays**



**Worldwide Urgent and Emergent Coverage**



**Dental Coverage**



**Prescription Drug Coverage**

***And more...***

# Products: We're Now Offering a PPO for 2021

**It's all about choice: starting January 1st, we're adding a new, \$0 premium PPO plan to our list of Medicare Advantage Prescription (MAPD) plans to meet the varying needs of Connecticut consumers**

CarePartners  
Access PPO

\$0 premium PPO plan combining a strong balance of coverage with the flexibility to access providers outside our network

CareAdvantage  
Preferred HMO

\$0 premium plan with a strong balance of medical and supplemental benefits

CareAdvantage  
Prime HMO

Low-premium plan offering additional financial protection and lower copays

CareAdvantage  
Premier HMO

Moderate-premium plan for those looking for lower out-of-pocket costs and perhaps have not seen value in other Medicare options

# Supplemental Member Benefits

**CarePartners of Connecticut products will offer supplemental benefits that will support member health and well-being, regardless of the product the member chooses**

SilverSneakers Membership	Hearing Aids
Additional telehealth Services	Initial Chiropractic Exam
Eyewear Allowance	Bathroom Safety Equipment
Dental Benefits	Worldwide Urgent/Emergent Coverage
Wig Allowance	OTC Over-the-counter Allowance



# Part D Prescription Designs

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## CarePartners of Connecticut products offer prescription drugs built around a unique formulary

- CarePartners of Connecticut's formulary has a high concentration of drugs available on lower tiers.
- Part D copayments and formulary will be consistent across all four product offerings, with no deductibles on any tier.
- We have a robust network with preferred and standard retail locations, utilizing CVS Caremark for our mail-order services.
- Tiers 1 & 2 will have \$0 copay at preferred pharmacies.
- Members can access a 90-day mail-order supply of Tier 1 through Tier 4 drugs with the same cost-share as a 60-day supply.
- Tier 6 vaccines are covered at \$0 copay.



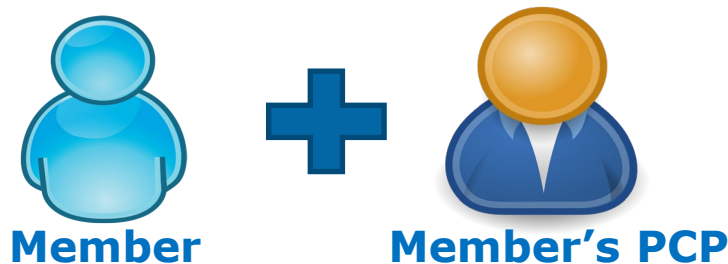


# PCP & the Member utilizing In-Network Services

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**With CarePartners of Connecticut, members and their PCP work together to ensure care is connected, convenient, and complete**

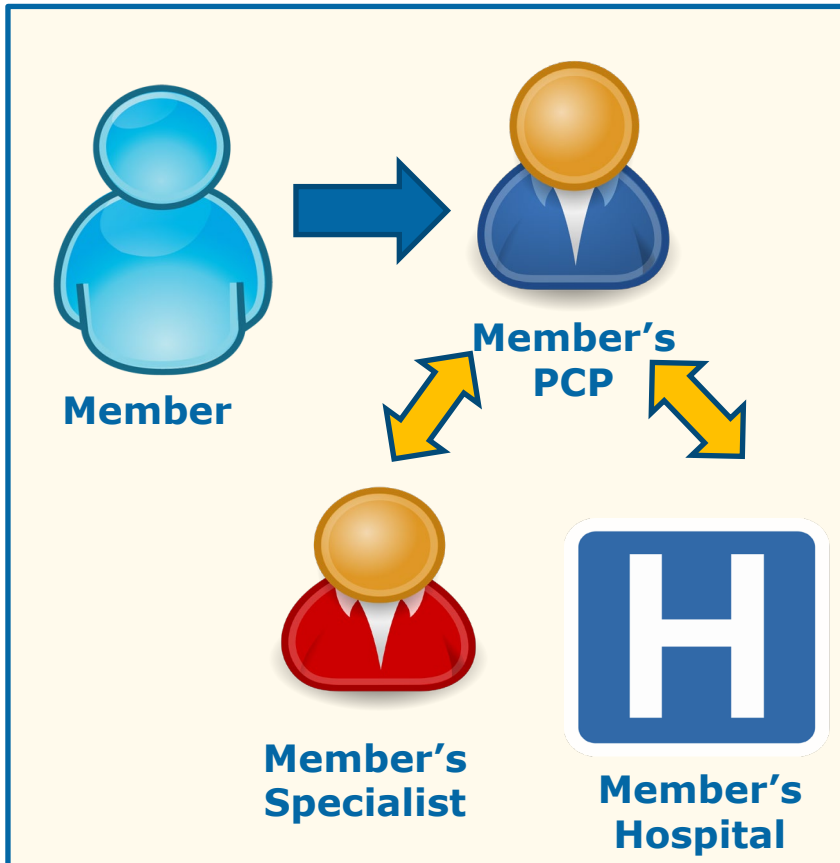
- Upon enrollment, members select a PCP from our robust PCP network.
- The PCP works with the member to ensure they are coordinating care effectively and working as the focal point of the member's care team.
- Members can change their PCP to another CarePartners of Connecticut PCP at any time during the year. There is no copay to see your PCP in network.
- All plans will feature no referrals for in-network providers.



# Integrated Care Model

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**A cohesive, transparent healthcare experience that revolves around members utilizing our in-network services**



## Integrated Care Model Features

- The member's care model (the PCP, specialists, hospitals and other health care providers) collaborating to ensure the member receives the right care, at the right time and in the right setting

# Meeting the Needs of Connecticut Seniors

CarePartners of Connecticut offers products that will meet the varying needs of Connecticut retirees



# CarePartners Access PPO – Meet Robert

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**CarePartners Access is a \$0 premium PPO product that provides additional flexibility to the network needs of new and existing retirees – with comprehensive coverage if and when members need it**



**Robert**

- His company cancelled their health coverage due to the coronavirus and he is now a 1099 employee, consulting throughout New England
- Robert sees his PCP annually, keeps up-to-date with vaccinations and goes to the dentist regularly
- Robert wants the comfort of knowing he has access to providers accepting Medicare anywhere

*CarePartners Access would be a great option for Robert given his desire to cover the "what ifs." He'll enjoy a \$0 monthly premium, \$1,000 dental plan, \$0 vaccinations, OTC and comprehensive coverage if and when he needs it, at the locations of his choice.*

# CareAdvantage Preferred — Meet James

**CareAdvantage Preferred is a \$0 premium product that meets the needs of new and existing retirees — with comprehensive coverage if and when members need it**



**James**

- James recently retired and is looking forward to hiking and spending time with his grandkids
- James has a PCP and sees him annually for a physical and flu shot
- James has the comfort of having a robust dental benefit for his upcoming procedure this year

*CareAdvantage Preferred would be a great option for James given his active lifestyle. He will enjoy a \$0 monthly premium and comprehensive coverage if and when he needs it.*



# CareAdvantage Prime – Meet Karen & Mark

**CareAdvantage Prime offers a low monthly premium in return for lower copayments and a lower maximum out-of-pocket**



**Karen & Mark**

- Karen & Mark have been retired since 2015
- Karen sees her cardiologist quarterly given a hospital admission she had late last year
- Karen & Mark enjoy financial predictability with a balance of low monthly premiums and low copays

*CareAdvantage Prime would be a great option for Karen & Mark given their desire to offset copayments with a low monthly premium.*

# CareAdvantage Premier — Meet Dorothy

**CareAdvantage Premier is a moderate—priced premium product that provides the greatest level of coverage at an affordable monthly premium**



**Dorothy**

- Dorothy has a strong relationship with her network of doctors and her Care Manager
- Dorothy would like to minimize the amount she would pay at doctors' offices and hospitals during the year
- Dorothy has thought about Medicare Supplement plans but has concerns with high monthly premiums and lack of prescription drug coverage included

*CareAdvantage Premier would be a great option for seniors like Dorothy. With low copayments and a low maximum out—of—pocket, members will experience financial protection and coverage she can trust.*

# Key Benefit Highlights

Plan	CarePartners Access PPO	
	In Network	Out of Network
Premium	\$0	
Out-of-Pocket Maximum	\$7,550 Combined	
Medical Deductible	\$1,000 Combined	
PCP Copay	\$0	\$20/visit after ded
Specialist office visits	\$45/visit	\$50/visit after ded
OTC Over-the-Counter	\$50 per quarter	In network only
Outpatient hospital services	\$250/day after ded	30% after ded
Inpatient hospital services	\$795/day after ded	30% after ded
Urgent Care	\$45/visit	\$45/visit
Emergency care	\$90/visit	\$90/visit
Deductible Triggers	Inpatient & outpatient hospital care, SNF, therapeutic radiology, dialysis	All services except emergency and urgent care, immunizations, physical exams, and preventive services
Dental Benefits	\$0 preventive, 50% cost sharing restorative, 50% Comprehensive \$1000 max. NO DEDUCTIBLE (Embedded)	



# Key Benefit Highlights

Plan	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Premium	\$0	\$29	\$89
Out-of-Pocket Maximum	\$7,550	\$5,900	\$4,700
Medical Deductible	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist office visits	\$45/visit	\$40/visit	\$30/visit
OTC Over-the-Counter	\$25 per quarter	\$40 per quarter	\$40 per quarter
Outpatient hospital services	\$350/day	\$275/day	\$250/day
Inpatient hospital services	\$475/day: days 1-4	\$375/day: days 1-4	\$250/day: days 1-5
Urgent Care	\$45/visit	\$40/visit	\$30/visit
Emergency care	\$90/visit	\$90/visit	\$90/visit
Dental Benefits	\$0 preventive, 50% cost sharing restorative, 50% Comprehensive \$1500 max. \$100 deductible on comprehensive and restorative only. (Embedded)	Embedded: \$25 preventive, 50% cost sharing restorative, \$750 max, \$100 deductible on restorative.  \$15 Premium Optional Rider: \$25 preventive, 20% cost sharing restorative, 50% cost-sharing Comprehensive, \$1000 max, \$100 deductible on restorative and comprehensive.	Embedded: \$25 preventive, 50% cost sharing restorative, \$750 max, \$100 deductible on restorative.  \$15 Premium Optional Rider: \$25 preventive, 20% cost sharing restorative, 50% cost-sharing Comprehensive, \$1000 max, \$100 deductible on restorative and comprehensive.

# Why CarePartners of Connecticut?

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**CarePartners of Connecticut is redefining health care by bringing together an experienced insurer and a respected health system to deliver better quality and coverage to Connecticut seniors**

**Connected**

**Convenient**

**Complete**

- It's for people on Medicare who want a solution that brings patients, doctors and all health care partners together for a better, less stressful and more caring experience.
- CarePartners empowers, engages and incentivizes members so they collaborate with their PCP. Our care model uses data and integrated care teams to enhance coordination with preferred specialists, hospitals and providers.