

| Health New England

*Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022*

Provider-owned, not-for-profit managed care organization, established in 1985.

Who We Are:

- Established by a group of local physicians
- Proud to be part of the Baystate Health family
- Insures over 185,000 members and 5,000 employers
- Serves over 14,800 Medicare eligible members today

Local:

- Our office is in downtown Springfield

Your Community is Our Community:

- Over 385 Health New England associates live and work in the communities we serve

Quality:

- For 2022, Health New England Medicare Advantage plans received the following overall Star Rating from Medicare.*



4 Stars

** Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.*

MISSION

To improve the health and lives of the people in our communities by:

Providing
outstanding service

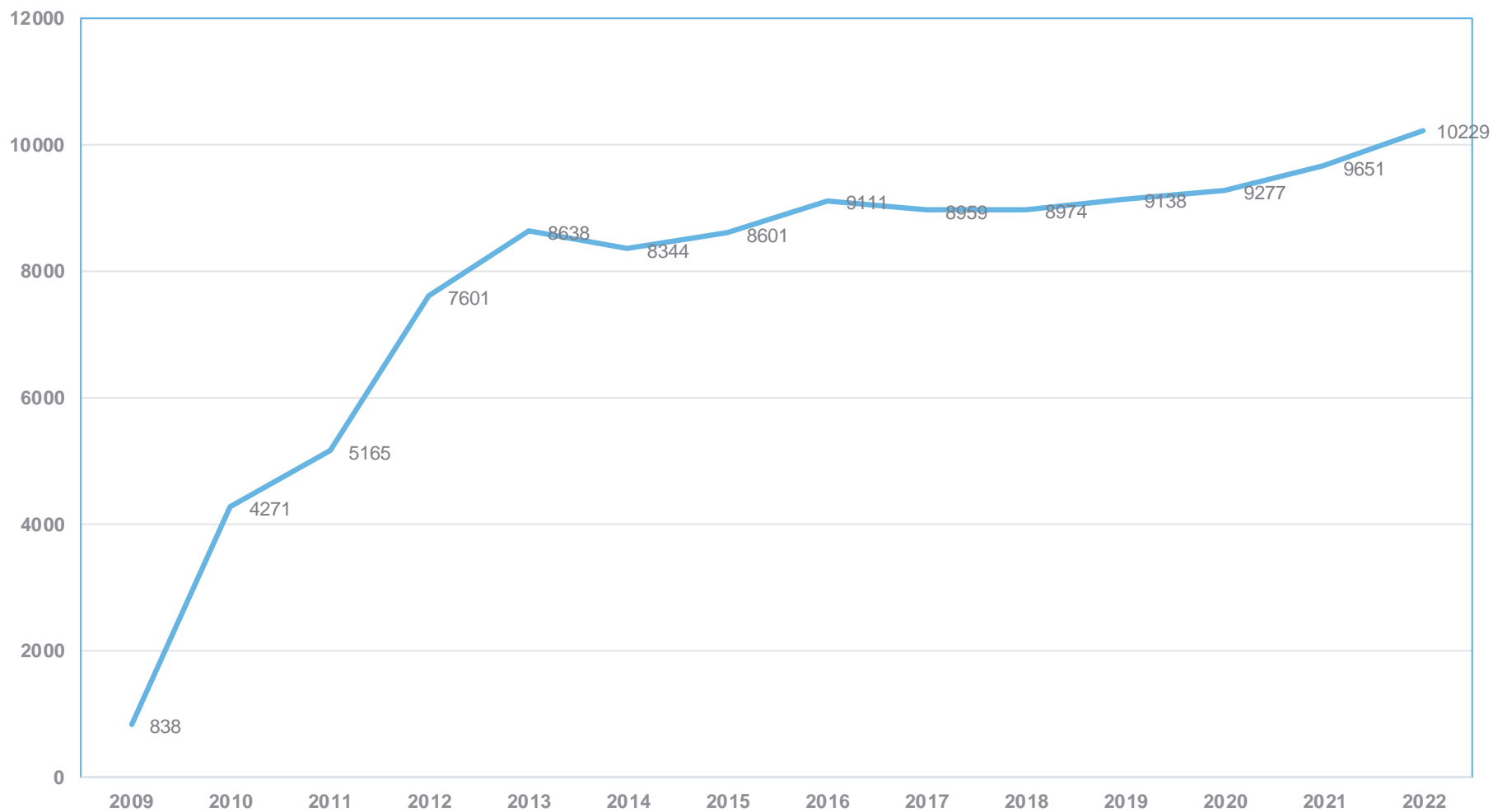
Delivering
superior value

Acting as a
leading corporate citizen

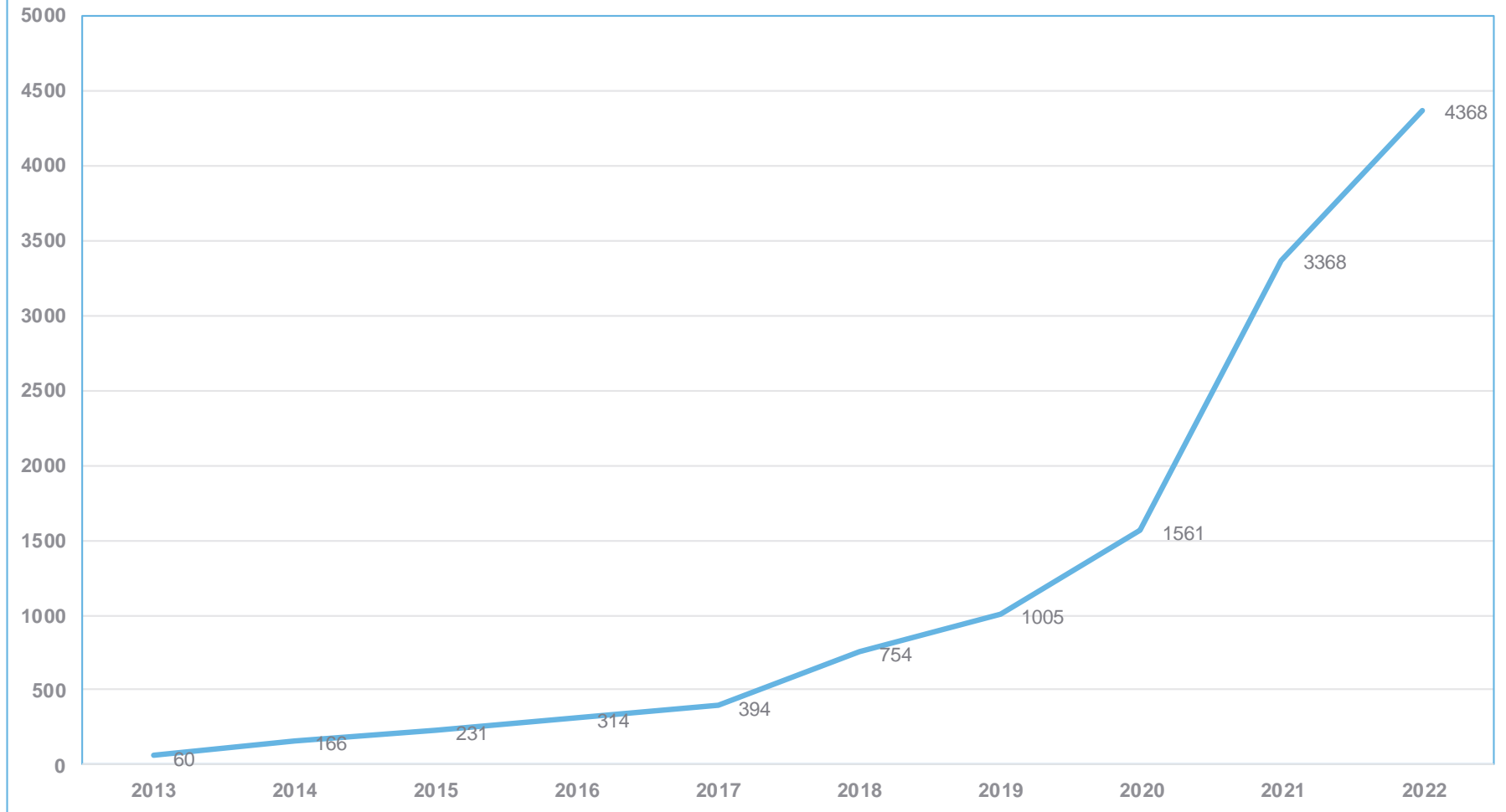
VISION

To become the most trusted and valued health plan in the communities we serve.

Medicare Advantage Membership by Year



Medicare Supplement Membership by Year



Member Retention & Net Promoter Score

Member Retention is important to HNE.

- Goal of 95% or higher.
- Everyone plays a part in retaining our members!
 - Brokers, Sales Staff, Customer Service, Billing, Pharmacy, Health Services, Claims etc. etc.
- HNE's Medicare retention is _____.



Net promoter score is important to HNE.

- The Net Promoter score is how likely an individual would refer a family or friend to HNE.
- Industry average is 19 for a health plan.
- HNE's Medicare membership NPS is a 69!

Year Round Member Engagement

- Health New England puts a year round focus on our members, it is never just about the sale.
- It's our goal to be present in their lives, engage them often, listen to them, understand what's going well and what needs improvement, and know what they really want in a health plan.
- Monthly zoom webinars (educational events), yearly member renewal sessions, monthly in-person community events.
- **New for 2022:** Member Advisory Committee



| Meet Your Broker Support Team

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/22

Meet Your Health New England Medicare Team



Sarah Fernandes
Medicare Sales Manager
(413) 233-3222 (w/f)
sfernandes@hne.com



Richard "Lee" Jaggi
Medicare Plan Specialist
(413) 233-3341 (w/f)
rjaggi@hne.com



Carla Figueroa
Medicare Plan Specialist
(413) 233-3375 (w/f)
cfigueroa@hne.com



Fernanda "Fern" Silva
Medicare Plan Specialist
(413) 233-3169 (w/f)
fsilva@hne.com
Fluente em português



Kerry Trotta
Medicare Plan Specialist
(413) 233-3376 (w/f)
ktrotta@hne.com



Michelle Eldridge
Medicare Plan Specialist
(413) 233-3198 (w/f)
meldridge@hne.com

Important Key Contacts – Email & Phone:

Name:	What They Do:	Email:	Phone:
Medicare Supplement Enrollment Team	<ul style="list-style-type: none"> Process all Medicare Supplement Enrollment/Disenrollment Applications (online/paper) 	enrollment@hne.com	413-787-4000 x 5047
Medicare Advantage Enrollment Team	<ul style="list-style-type: none"> Process all Medicare Advantage Enrollment/Disenrollment Applications (online/paper) 	enrollmentmedicare@hne.com	413-787-4000 x 5043
Medicare Broker Support Team	<ul style="list-style-type: none"> Answer all Medicare Broker Questions Look up Enrollment Status Resolve Member Issues Answer Benefit Questions Order Materials (members and brokers) 	msupport@hne.com	413-787-4000 x 5039
Member Services Team	<ul style="list-style-type: none"> Answer Current Member Calls Answer Benefit Questions Resolve Member Issues Update Address/Phone Send ID Cards, Member Materials 	memberservices@hne.com	413-787-0010 / 877-443-3314
Medicare Pharmacy Team	<ul style="list-style-type: none"> Answer Prospective Beneficiary Pharmacy Questions Answer Current Member Pharmacy Questions 	Not Available	800-393-0395 – OptumRx HNE's Pharmacy Benefit Manager
Billing and Reconciliation Team	<ul style="list-style-type: none"> Answer Questions about Member Premium Billing 	billingreconciliation@hne.com	Not Available
Accounts Payable Team	<ul style="list-style-type: none"> Answer Questions about Premium Payments Change Payment Method (Paper Bill to EFT) 	accountingoperations@hne.com	Not Available
Commission Inquiries	<ul style="list-style-type: none"> Commission statements, commission discrepancies, commission questions 	sfernandes@hne.com	413-233-3222

| Online Enrollment Portal - ConnectureDrx

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/22

Broker: Online Shopping, Quoting and Enrollment Portal

Upon appointment with HNE – all brokers will have access to our secure online shopping, quoting and enrollment portal:

Website:

<https://hne2.destinationrx.com/PC/2022/Account/Login>

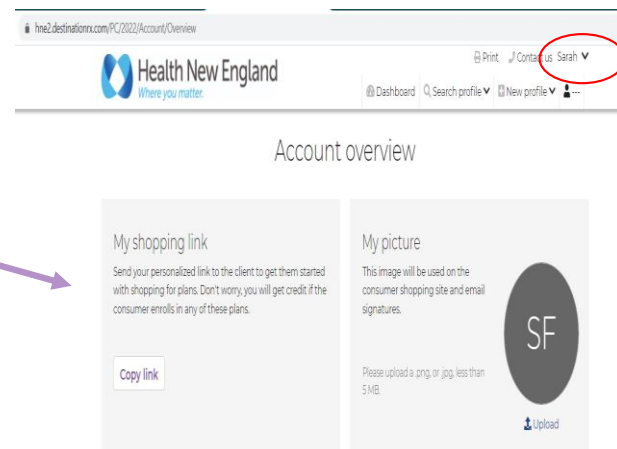
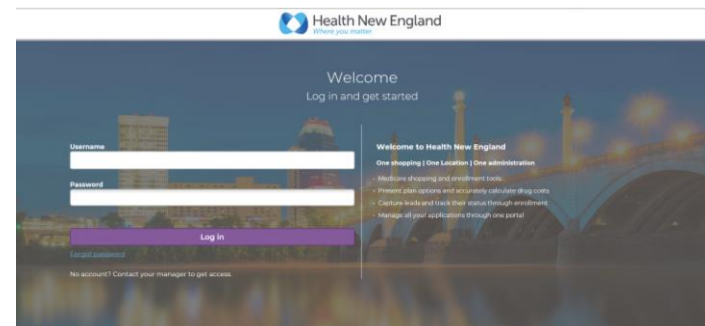
Important to note – the website address will change for 2023 enrollments. You will need to change the year to 2023 in the URL description

User name: first initial and last name i.e., sfernandes

Password: default password is issued in your appointment email. You must change at first login

Broker Personal Shopping Link:

- Once logged in, brokers can access their personal shopping link under their “profile name” and under the account overview section
 - You can send the personalized shopping link to clients, to help them get started with the enrollment
 - You will get credit for the sale if they enroll using this link, and will be notified via email



New Call Recording Feature:

- To ensure compliance with the new CMS Call Recording Rule:
<https://www.federalregister.gov/documents/2022/05/09/2022-09375/medicare-program-contract-year-2023-policy-and-technical-changes-to-the-medicare-advantage-and#h-3>
- The Health New England ConnectureDrx Online Shopping, Quoting and Enrolment portal will feature a new call recording function, effective 10/1/2022
- The new rule states - all sales calls **Must Be** recorded. Sales activity includes:
 - Calling Leads
 - Scheduling Appointments
 - Collecting Drug and Provider Lists
 - Reviewing Benefits
 - Conducting Educational Meetings
 - Conducting Phone Enrollments
 - Conducting Zoom Webinars
- Only face-to-face marketing and sales appointments are excluded from the recording requirement.
 - If a follow-up call is made and/or the completion of the enrollment form is taken over the phone this must be recorded.

More to come on this new feature once it is released

Look for a separate training deck in early October

Search Beneficiary:

Home Screen – Search Beneficiaries:

This screen will allow you to search for beneficiaries that you entered into the system.

****Note, you can only see beneficiaries for the plan year portal you are in****

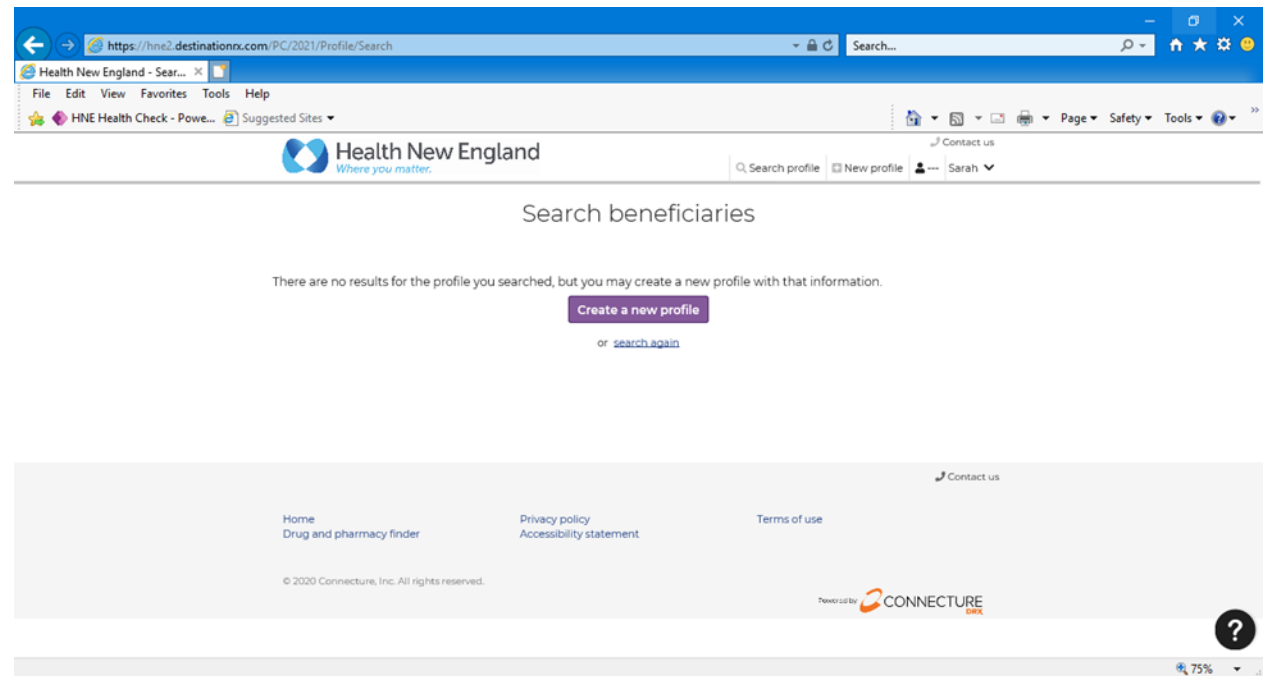
You will not see people you entered/enrolled in the 2022 portal, under the 2023 portal.

The screenshot shows a web browser window with the URL <https://hne2.destinationrx.com/PC/2021/Profile/Search>. The page header includes the Health New England logo and the tagline "Where you matter." Below the header, the title "Search beneficiaries" is displayed. The form contains several input fields: "First name", "Last name", "Date of birth", "Phone number", "Email address", "Confirmation number", "MBI", "Application start date", and "Application end date". A "Search profiles" button is located at the bottom right of the form. The browser's address bar and menu bar are visible at the top.

Creating a Prospect Profile:

Create a Profile:

Once you search a beneficiary, if they are not found – you will have the option to create a profile:



Creating a Prospect Profile:

Creating a Profile:

The following fields are required: Zip code, First Name, Last Name – but the more info the better.

- This screen allows you to type notes into your profile, assign tasks, create a sales contact (a.k.a. Power of Attorney, Child etc.)

The screenshot shows a web browser window with the URL <https://hne2.destinationnx.com/PC/2021/Profile/EditProfile>. The page title is "Health New England - Profile". The browser's address bar shows the URL, and the page has a search bar and navigation icons. The main content area is a form for editing a profile. The form includes the following fields:

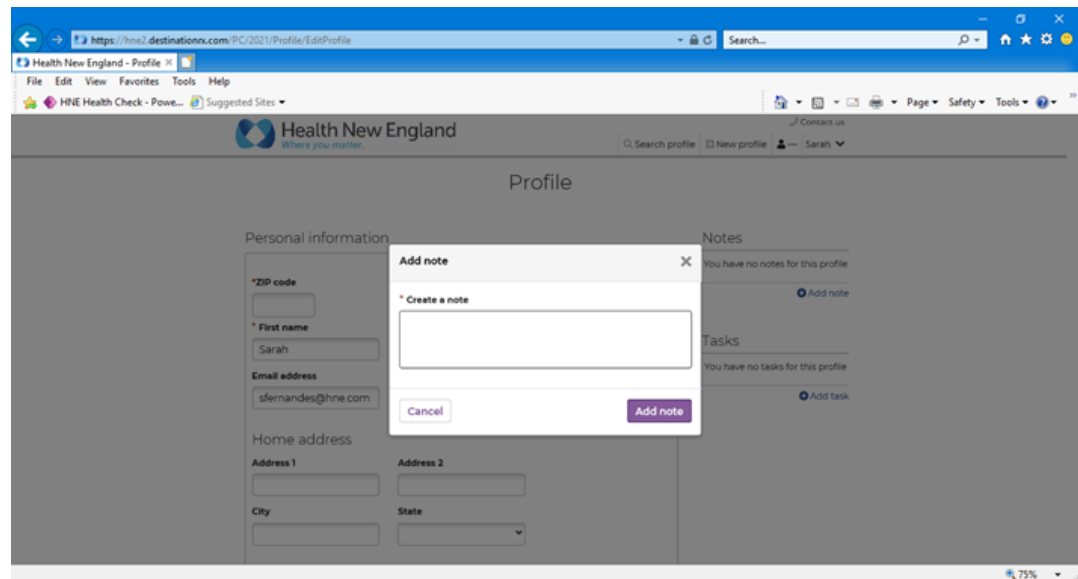
- *ZIP code**: A text input field.
- * First name**: A text input field with the value "Sarah".
- * Last name**: A text input field with the value "Fernandes".
- Date of birth**: A date input field with the value "10/27/1952".
- Email address**: A text input field with the value "sfernandes@hne.com".
- Phone number**: A text input field with the value "(413) 426-0586".
- Home address**: A section with two text input fields for "Address 1" and "Address 2".
- City**: A text input field.
- State**: A dropdown menu.
- Sales information**: A section with a question "Is the sales contact different from the beneficiary?" and two radio buttons, "Yes" and "No".

At the bottom right of the form is a purple "Save" button. To the right of the form, there are two sections: "Notes" and "Tasks". Both sections have a heading and a subheading, and each contains an "Add note" or "Add task" button. The "Notes" section has the text "You have no notes for this profile" and the "Tasks" section has the text "You have no tasks for this profile". The browser's status bar at the bottom shows a zoom level of 75%.

Adding a Note:

Add a Note:

Click on Add a Note on the right hand side of the screen. Type note, click add note to save.



Creating a Task:

Create a Task:

Reminder to call back at a certain date/time, follow-up etc. Set date, create task, click add task.

The screenshot shows a web browser window with the URL <https://hne2.destinationrx.com/PC/2021/Profile/EditProfile>. The page title is "Health New England - Profile". The main content area is titled "Profile" and contains a "Personal information" form. The form fields are: "ZIP code" (empty), "First name" (Sarah), "Email address" (sfernandes@hne.com), "Home address" (Address 1, City, State). A modal dialog box titled "Add task" is open in the center. It contains a "Due date" field with a calendar icon, a "Create a task" section with a "Task description" text area, and "Cancel" and "Add task" buttons. The background page also shows a "Notes" section with a note about Sarah contacting the user to test the system, and a "Tasks" section stating "You have no tasks for this profile".

Saving Your Profile:

Saving Your Profile and Moving to the Next Steps:

Click save and choose your next step: continue to SOA, continue to plans.

The screenshot shows a web browser window with the URL <https://hne2.destinationnx.com/PC/2021/Profile/EditProfile>. The page is titled "Health New England - Profile". It contains a form for editing a profile. At the top, there are input fields for email (sfernandes@hne.com) and phone number ((413) 426-0586). Below these are sections for "Home address" with fields for "Address 1", "Address 2", "City", and "State". There is also a "Sales information" section with a question "Is the sales contact different from the beneficiary?" and "Yes" and "No" buttons. A "Save" button is located at the bottom right of the form. On the right side of the page, there is a sidebar with a "Due 10/15/2020" notification and a task list: "AEP Starts - make sure you call Sarah." and "Sarah Fernandes" with an "Add task" button. At the bottom of the page, there are navigation buttons: "Previous", "Add preferences", "Continue to SOA", and "Continue to plans".

Electronic Scope of Appointment:

Continue to SOA
(scope of
appointment):

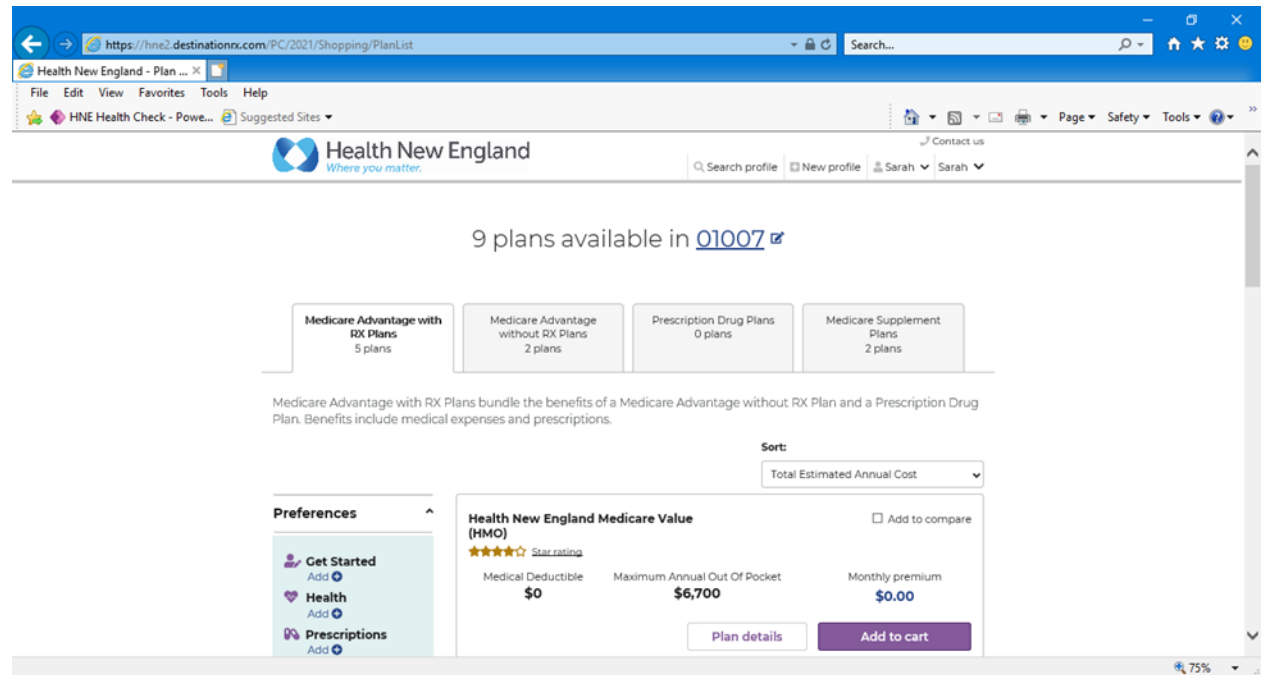
Email the SOA
Text the SOA

The screenshot shows a web browser window with the URL <https://hne2.destinationrx.com/PC/2021/Profile/SOA>. The page header includes the Health New England logo and navigation links. The main heading is "Scope of Appointment". Below this, a message states: "A Scope of Appointment is required for all sales appointments. Submit the SOA once you have received it from the beneficiary." A section titled "SOAs" contains the text "You have no SOAs for this profile". There are links for "Print consumer form" and "Upload". Under the "Email address" section, the email "sfernandes@hne.com" is entered, with an "Email SOA" button. Under the "Phone number" section, the number "(413) 426-0586" is entered, with a "Text SOA" button. At the bottom, there is a "Previous" link, an "Add preferences" button, and a "Continue to plans" button. The browser's address bar shows the URL <https://hne2.destinationrx.com/PC/2021/Profile/EditProfile>.

Reviewing the Plans:

Continue to the Plans:

Will display all the HNE plans in a certain geographic area (based on zip code)



Plan Details will Display Detailed Info About the Plan:

Continue to the Plans:

On this screen you can see the plans offered by HNE (top tabs).

You can click on the **Plan Details**, which will display copays, plan documents etc.

The screenshot displays the 'Plan details' tab for a Health New England Medicare Value (HMO) plan. The page is divided into two main sections: 'Costs' and 'Benefits'.

Costs	
Premium	\$0.00 monthly
Est. drug cost <small>Based on 0 drugs Add/edit</small>	\$0 annually
Health cost <small>Estimated medical costs based on age 65-69 and Generally healthy. Add/edit</small>	\$861 annually
Total est. annual cost <small>Based on premium, health and drug costs.</small>	\$861 annually

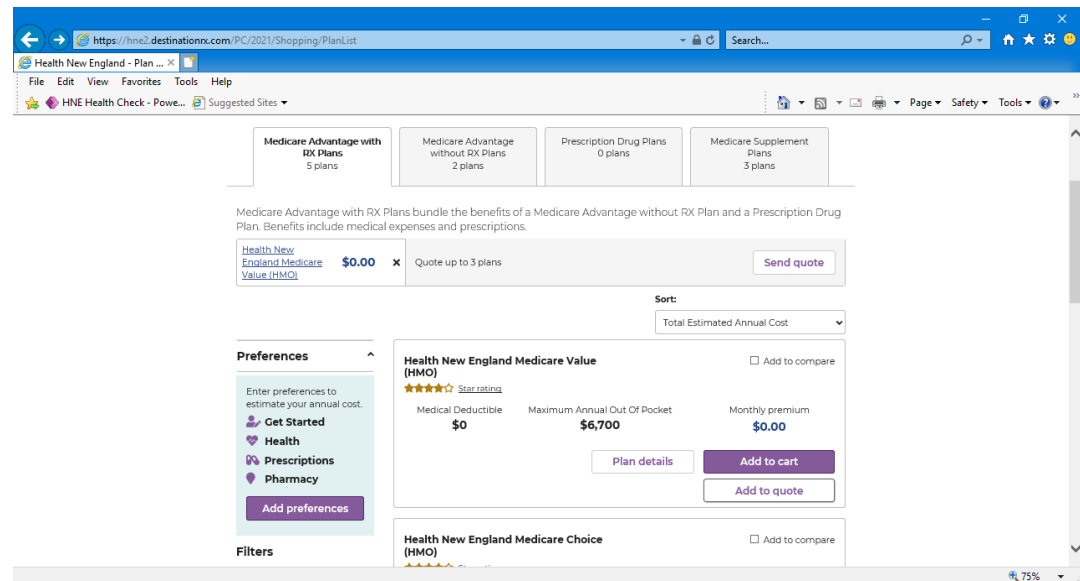
Benefits	
Medical Coverage [?]	
Medical Deductible	\$0.00
In-Network Maximum Out Of Pocket	\$6,700.00
Doctor Office Visits	In-Network: \$15 copay per visit

On the right side, a summary box for 'Health New England Medicare Value (HMO)' shows a 4-star rating, 'Monthly premium \$0.00', and buttons for 'Add to cart' and 'Send quote'.

Preparing a Quote for the Beneficiary:

Add Quote

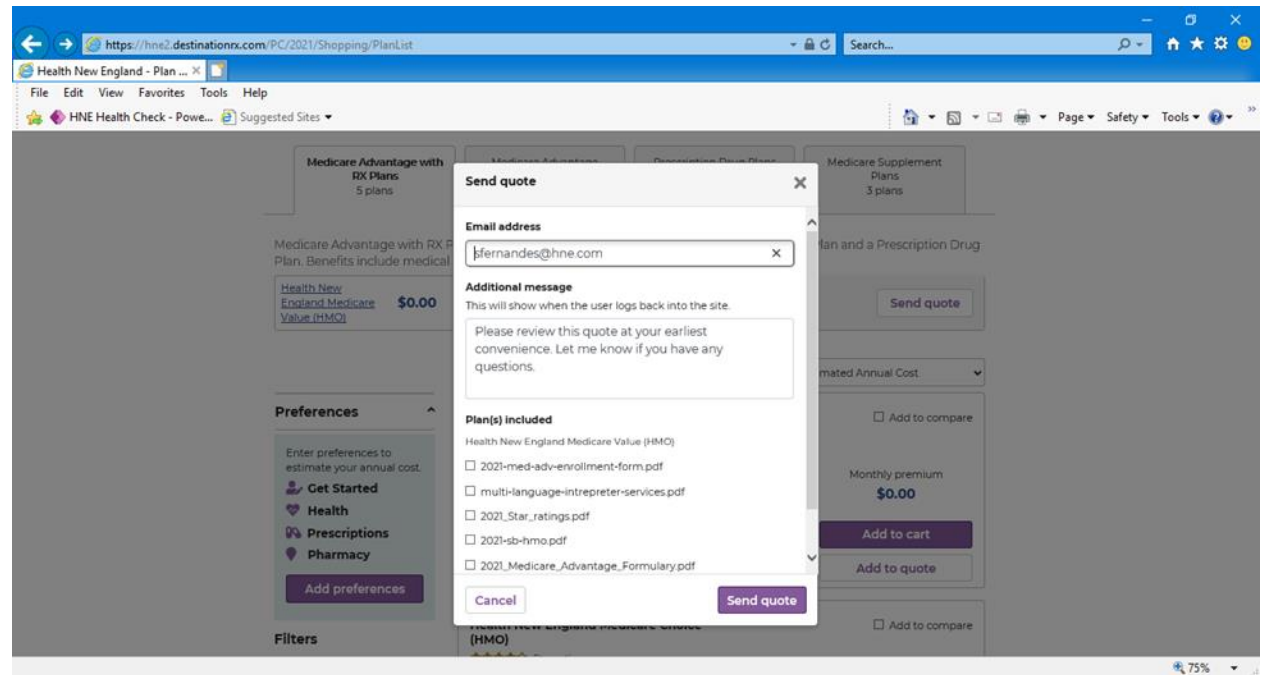
You can select up to 3 plans to send your Medicare beneficiary.



Sending a Quote to the Beneficiary (Text or Email:

Once ready to send Quote, click on send quote:

You can attach PDF's and type a message. One you are ready, click send quote.

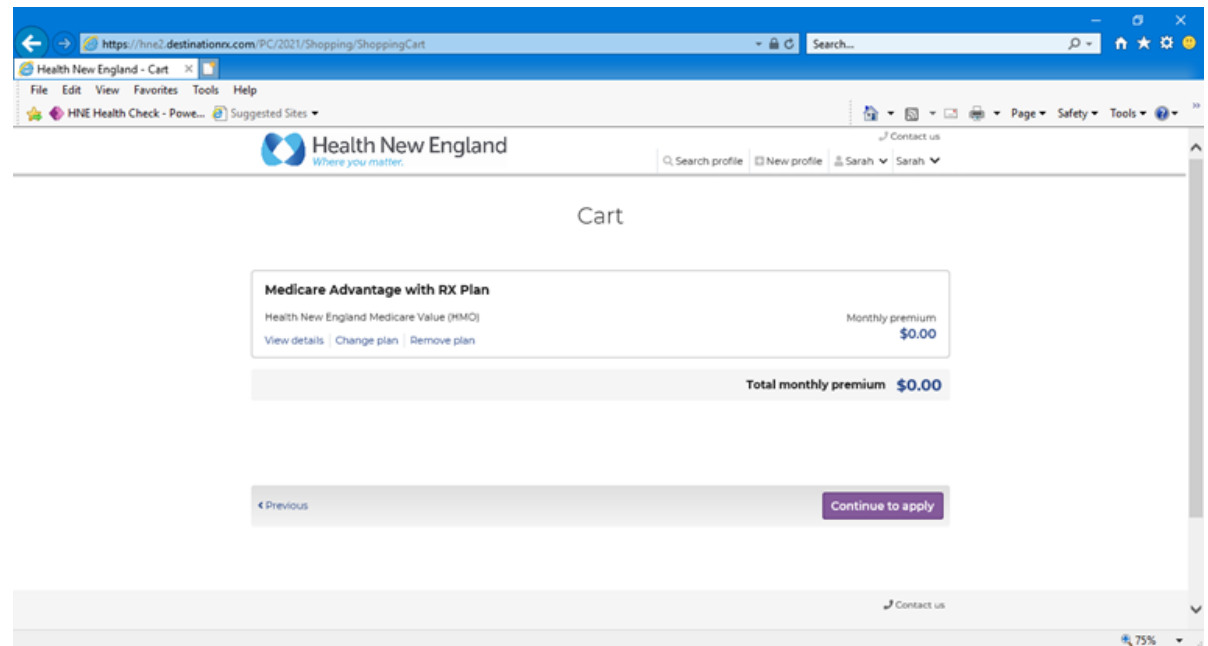


Closing the Sale, i.e., Add to the Cart:

Add to Cart:

Online enrollment
(click continue to
apply)

Follow steps to
complete
application



Decide How the Enrollment will be Completed?

Once the product is added to the cart, you need to decide how the form will be completed:

- Send to Beneficiary to Sign and Submit
- Complete and submit myself

The screenshot shows a web browser window with the URL `hne2.destinationrx.com/PC/2022/Shopping/ShoppingCart`. The page header features the Health New England logo with the tagline "Where you matter." and navigation links for "Dashboard", "Search profile", "New profile", and a user profile for "Sarah". The main heading is "Cart".

The cart contains one item: "Medicare Advantage with RX Plan". Below this, it specifies "Health New England Medicare Compass (PPO)" and shows a "Monthly premium" of "\$0.00". There are links for "View details", "Change plan", and "Remove plan".

A section titled "How will you be completing this form?" contains two buttons: "Send to beneficiary to sign and submit" and "Complete and submit form myself".

At the bottom of the cart, it states "Total monthly premium \$0.00". Navigation buttons at the very bottom include "Previous" and "Continue to apply".

Continue to Apply:

Once you've added the product to the cart – you will click continue to apply.

This will bring you to the online enrollment application where you will follow the prompts and submit the enrollment form.

The screenshot shows a web browser window with the URL hne2.destinationrx.com/PC/2022/Enrollment/Enrollment/ContactInfo. The page is titled "Personal Information" and includes a sub-header "Please enter your personal information in the spaces provided." The form fields are as follows:

- First Name***: Sarah
- Middle Initial**: (empty)
- Last Name***: Test Fernandes
- Date of Birth***: mm/dd/yyyy
- Sex***: Male (selected), Female
- Phone Number***: (empty)

Below the phone number field, there is a note: "Please enter your 10 digit phone number with no hyphen or spaces (e.g., 2125551212)." The next section is titled "Permanent Residence" with the sub-header "Please enter your permanent residence address below. (P.O. Box is not allowed.)". The fields are:

- Address (Line 1)***: (empty)
- Address (Line 2)**: (empty)
- City***: Belchertown
- State***: MA (selected)

On the right side of the form, there is a summary box for "Sarah Fernandes" with the following details:

- Phone**: (413) 235-3222
- Health New England Inc. Address**: One Monarch Place, Suite 1900, Springfield, MA 01144
- Phone**: (413) 787-0010
- TTY**: 711
- Hours**: 8:00 a.m. to 8:00 p.m., Monday through Friday (October 1 through March 31); 8:00 a.m. to 8:00 p.m., seven days a week.

At the top right of the summary box, there is a "Total monthly premium" of \$0.00.

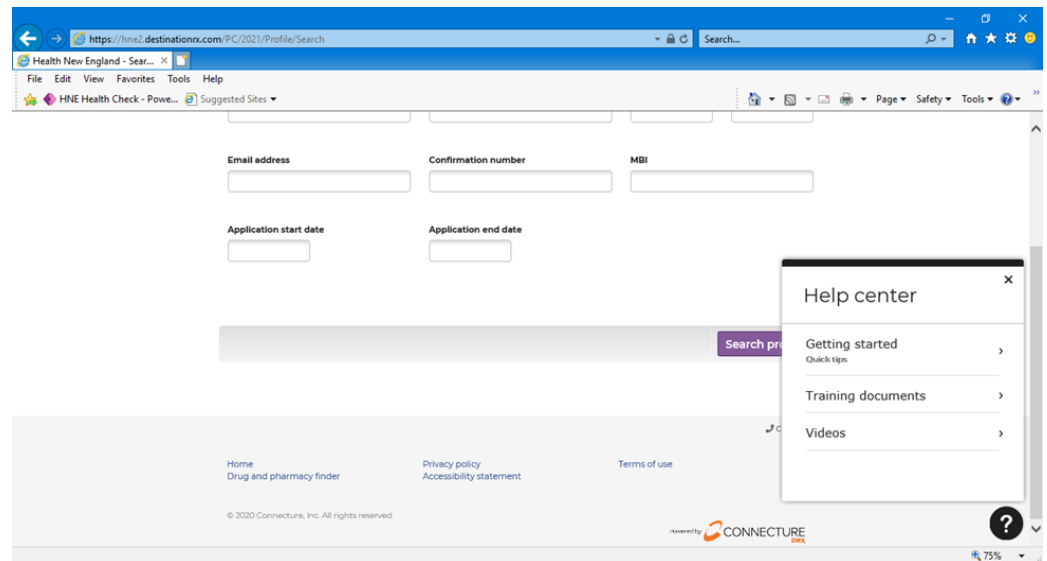
Important to Know:

- Once you enroll someone, on the Health New England online portal, both you and the member will receive a confirmation number
- You can go back into the portal and view all enrollments by entering the beneficiary name under search beneficiary
- You will not be able to see when the enrollment is processed, id numbers, or other information. Please email the Medicare Support team at: msupport@hne.com or Sarah Fernandes: sfernandes@hne.com
 - ID numbers
 - Process ID card Requests
 - Email member material
 - Check enrollment status etc.

Help and Tutorials:

Help and Tutorials:

Click on the black question mark?



Getting Started:

Create a new profile, send a personalized quote, profile navigation, electronic SOA.

The screenshot shows a web browser window with the URL <https://hne2.destinationnx.com/PC/2021/Profile/Search>. The browser's address bar and tabs are visible. The main content area contains a form with the following fields:

- Email address
- Confirmation number
- MBI
- Application start date
- Application end date

A purple button labeled "Search profile" is located below the form fields. A dropdown menu titled "Getting started" is open, showing the following options:

- Create a new profile
- Send a personalized quote
- Profile navigation
- Electronic Scope of Appointment

The footer of the page includes links for "Home", "Drug and pharmacy finder", "Privacy policy", "Accessibility statement", and "Terms of use". It also displays the copyright notice "© 2020 Connecture, Inc. All rights reserved." and the "CONNECTURE" logo.

Training Documents:

Quoting, Scope of Appointment, Shopping Link, Text to enroll, Text to sign SOA

The screenshot displays the Health New England (HNE) website interface. The browser address bar shows the URL: <https://hne2.destinationrx.com/PC/2021/Profile/Search>. The page features a search form with the following fields:

- Email address
- Confirmation number
- MBI
- Application start date
- Application end date

A purple "Search" button is located to the right of the form. Below the form, there is a footer section with links for "Home", "Drug and pharmacy finder", "Privacy policy", "Accessibility statement", and "Terms of use".

A dropdown menu titled "Training documents" is open, showing the following options:

- Blue Button
- Preferences
- Quoting
- Scope of Appointment
- Shopping link
- Text to enroll
- Text to sign SOA

The footer also includes the copyright notice: "© 2020 Connecture, Inc. All rights reserved." and the Connecture logo.

Video's:

- Personal Shopping Quoting and Enrollment
- Consumer Shopping and Enrollment
- Preferences
- Quoting
- Shopping Link
- Scope of Appointment
- Medicare Supplement Plans

The screenshot displays a web browser window with the URL <https://hne2.destinationrx.com/PC/2021/Profile/Search>. The browser's address bar and tabs are visible at the top. The main content area contains a search form with the following fields:

- Email address
- Confirmation number
- MBI
- Application start date
- Application end date

Below the form is a purple "Search" button. At the bottom of the page, there are links for "Home Drug and pharmacy finder", "Privacy policy Accessibility statement", and "Terms of use". A copyright notice "© 2020 Connecture, Inc. All rights reserved." is also present. In the bottom right corner, there is a "CONNECTURE" logo and a "75%" zoom indicator.

A dropdown menu titled "Videos" is open on the right side of the page, listing the following video topics:

- Professional Shopping, Quoting, Enrollment
- Consumer Shopping and Enrollment
- Preferences
- Quoting
- Shopping link
- Scope of Appointment
- Medicare Supplement Plans

| Important to Know

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

| New CMS Regulations – Important to Brokers

The background of the slide is a solid light blue. A horizontal purple bar spans the width of the slide, positioned in the upper third. The title text is white and located within this purple bar. In the lower half of the slide, there are several large, overlapping circles in various shades of blue, creating a modern, abstract design.

New Call Recording Requirement

<https://www.federalregister.gov/documents/2022/05/09/2022-09375/medicare-program-contract-year-2023-policy-and-technical-changes-to-the-medicare-advantage-and#h-3>

- Agents and brokers will need to record all sales calls with beneficiaries in their entirety including the enrollment process.
- The recordings must be retained in a HIPAA compliant manner for 10 years. This will apply to new and existing clients.



What's considered a sales call?

- Anything that falls under the “chain of enrollment” which is defined as the events from the point when a beneficiary becomes aware of an MAPDP plan to the end of the enrollment process.
- This means when you are calling leads, scheduling appointments, collecting drug and provider lists and conducting education meetings and phone enrollments. All of these calls would fall under this guidance and need to be recorded.
- Zoom meetings will also need to be recorded.
- Only in person, face to face marketing and sales appointments are excluded, however any follow up calls to related to sales and completing the enrollment process would need to be recorded.

Health New England's ConnectureDrx Portal will have a call recording feature available to agents.

CMS is requiring agents, brokers, marketing organizations to use a “Third Party Marketing Organization* Disclaimer”

“We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.”

Does this apply to you?

- **External agents** – Yes, applies to all external agents. Agents will be required to state this disclaimer on all interactions with Medicare beneficiaries and follow the guidance above.

External Brokers, Exchanges – Need to Know:

- If you sell plans on behalf of more than one Medicare Advantage organization – you must convey this disclaimer within the first minute of a sales call.

“We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.”

- Needs to be electronically conveyed when communicating with a beneficiary through email, online chat, or other electronic means of communication (should be on all of your emails, electronic correspondence to a beneficiary).
- Must be prominently displayed on your website.
- Must be included in any marketing materials, including print materials and television advertisements, developed, used or distributed by you.

Third-party marketing organization (TPMO) means organizations and individuals, including independent agents and brokers, who are compensated to perform lead generation, marketing, sales, and enrollment related functions as a part of the chain of enrollment (the steps taken by a beneficiary from becoming aware of an MA plan or plans to making an enrollment decision). TPMOs may be a first tier, downstream or related entity (FDRs), as defined under § 422.2, but may also be entities that are not FDRs but provide services to an MA plan or an MA plan's FDR.

| Premium Billing



Premium Billing Process:

- Health New England will bill monthly premiums, between the 5th – 8th business day of the month
- Premium payments are due on the first of the following month
- Health New England will bill for the month ahead, i.e., bills issued on October 8th are for November premiums
 - If an enrollment is received after premium bills have been issued, the member will be billed for two months on the next premium billing statement
 - We do not require the first months premium at the time of enrollment
- Members can change the premium billing method by calling our Member Services team at (413) 787-0010 or toll-free at (877) 443-3314 (TTY: 711), 8:00 a.m. to 8:00 p.m., Monday through Friday (Oct. 1 – Mar. 31: 8:00 a.m. to 8:00 p.m., seven days a week)

Forms of Payment Accepted:

- Health New England accepts the following forms of payment
 - **Electronic Funds Transfer (EFT)** - accepted for both Medicare Supplement and Medicare Advantage
 - Can take up to 1-2 billing cycles to begin. Member will be billed via paper invoice until EFT payment is in place
 - EFT withdrawal is processed on the 8th day of the month
 - **Check or Cash** – accepted for both Medicare Supplement and Medicare Advantage
 - Members can submit payment to the Health New England lock box at: Health New England, P.O. Box 415425, Boston, MA 02241
 - **Social Security Withdrawal** – accepted for Medicare Advantage members only
 - Social Security withdrawal can take up to 3 months to begin. Member will be billed via paper invoice until SSA withdrawal begins.



| Enrollment Process



Enrollment Process

- It is the policy of Health New England that enrollment applications are only collected during the appropriate timeframes as designated by CMS and Massachusetts Division of Insurance
- Health New England enrollment applications may be collected in a variety of methods as outlined in this section
- Health New England enrollment applications should be submitted to Health New England in a timely manner, to ensure compliance with enrollment processing guidelines as outlined by CMS and the Massachusetts Division of Insurance
- Paper enrollment applications can be found in the Health New England Pre-Enrollment kits
- Paper enrollment applications can be completed at the time of visit with the Medicare beneficiary, as long as the completion falls within a valid enrollment period as defined by CMS and the Massachusetts Division of Insurance, and required forms, i.e., scope of appointment, supplement replacement form; are completed

2022

January	February	March	April
Su M Tu W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Su M Tu W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Su M Tu W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Su M Tu W Th F Sa 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
May	June	July	August
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<https://www.vertex42.com/calendars/printable-calendars.html>

Printable Yearly Calendar © 2018 by Vertex42.com. Free to Print.

Three Ways to Enroll

Telephone Enrollment:

- 413-787-0010 or 877-443-3314, TTY: 711
- Telephone enrollments can be taken between the hours of 8:00 a.m. – 8:00 p.m.
 - **Medicare Supplement Enrollments:** 8:00 a.m.- 8:00 p.m. 7 days a week (October 1st – March 31st)
 - **Medicare Advantage Enrollments:** 8:00 a.m. – 8:00 p.m., 7 days a week (October 1st – March 31st)

Paper Enrollment:

- Should be completed by the prospect, signed and dated
- Brokers should print their name in the broker section at the bottom of the form
 - *Your writing number is your National Producer Number*
- Enrollment forms can be mailed, emailed, or faxed into Health New England
 - **Mail:** One Monarch Place, Suite, 1500, Springfield, MA 01144
 - **Fax:** 413-233-3222 (Medicare Sales Manager)
 - **Email:** Medicare Supplement Enrollment: enrollment@hne.com
 - Medicare Advantage Enrollment: enrollmentmedicare@hne.com

Online Enrollment:

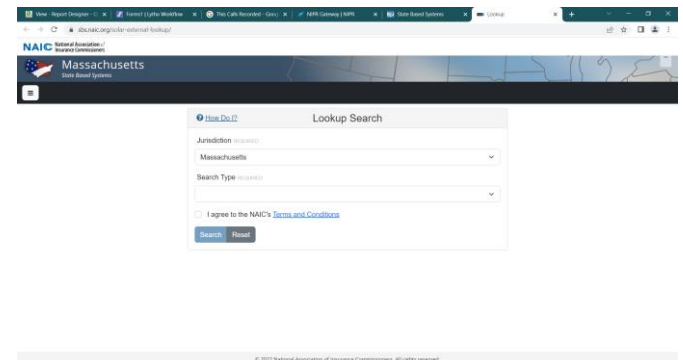
- **Consumer Facing Portal:** www.healthnewengland.org/medicare
- **Agent/Broker Portal:** <https://hne2.destinationrx.com/PC/2022/Account/Login>

Required Forms

- Medicare enrollments must be submitted within 48 hours of receipt of the enrollment
- Medicare enrollment forms must be submitted with the required forms, if applicable
 - **Medicare Advantage:**
 - Signed ***Scope of Appointment Form*** documenting approval for the visit/discussion
 - If hard copy is signed, please fax or email to Medicare Sales Manager at 413-233-3222 or sfernandes@hne.com
 - **Medicare Supplement:**
 - Signed Medicare Supplement ***Replacement Form***
 - If beneficiary is replacing a current individual Medicare Supplement policy
 - If hard copy is signed, please fax or email to Medicare Sales Manager at 413-233-3222 or sfernandes@hne.com
- Optional form:
 - Electronic Funds Transfer Form:
 - Only need to submit, if Medicare beneficiary would like to pay their monthly premium bill via electronic funds transfer (EFT)
 - Best practice is to submit this form with the enrollment form

Producer Information

- It is very important to Health New England that the agent/broker receive credit for the sale
- Health New England will follow the Agent of Record guidelines as outlined in the Agent of Record policy
- All enrollments completed by an appointed Health New England producer **must include**:
 - Producer name
 - HNE writing number = National Producer Number
- If this information is not documented on the enrollment application (paper, phone, or online) the agent will not receive the credit for the sale
- You can look-up your license info here:
<https://sbs.naic.org/solar-external-lookup/>



Agent of Record

- It is the policy of Health New England that the Agent/Broker will become the agent of record for those enrollees who obtain coverage on a Health New England Medicare plan through the assistance of Agent/Broker as designated on the enrollment application
- In the event that an enrollee expresses interest in updating or changing their agent of record, an agent may submit:
 - An agent of record change form, signed by the enrollee, and submitted to Health New England for such enrollee(s)
 - **An agent of record change will only be accepted once in a calendar year**
- Such changes **will take effect on the following January 1st** and the agent will thereafter be eligible for renewal commissions for such enrollee(s) while agent is listed as the agent of record
 - However, Health New England may initiate and will effect a change action when an agent is involved with fraudulent activities or misrepresentations, or is terminated by Health New England for cause, and Health New England will not pay an agent involved in these types of activities after such a change
- Agent of Record letters should be submitted to the Medicare Sales manager via email or fax: sfernandes@hne.com or 413-233-3222

Disenrollment's and Cancellation

- **Cancellations:** Cancellation requests must be received by HNE ***prior to the effective date*** of coverage
 - ***A written request is not required for a cancellation,*** the request can be taken verbally over the phone or in writing – whichever is easier
- **Disenrollment's:** Once a prospect becomes a member, he/she can only disenroll during certain times of the year (when a valid enrollment period is available)
 - All disenrollment requests ***must be received in writing,*** except for disenrollment's moving out of the service area (a verbal notification of the move is okay).



| Processes and Procedures



Scope of Appointment Process

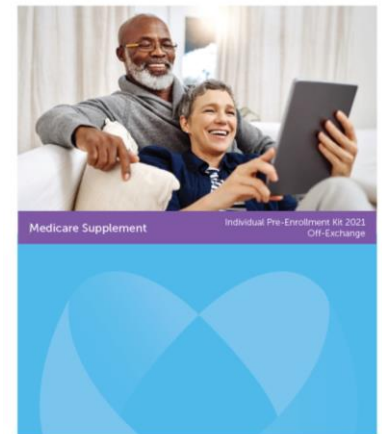
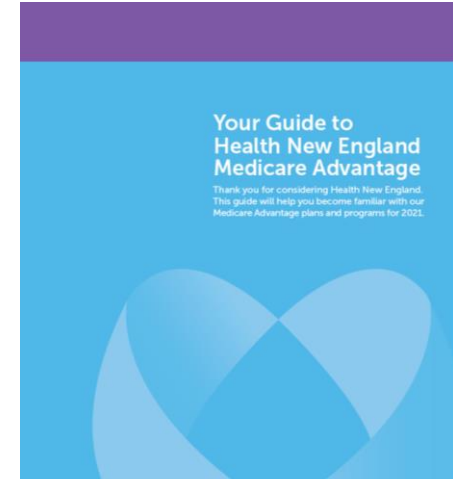
- When conducting marketing activities, Health New England will not market any health care related products during a marketing appointment beyond the scope agreed upon by the beneficiary, and documented, prior to the appointment
- The scope of appointment must be agreed to by the Medicare beneficiary **prior to any individual marketing appointments**
 - The documentation can be completed online, in-writing (in the form of a signed agreement by the beneficiary) or a recorded oral agreement
 - Health New England agents/brokers are encouraged to use a variety of technological means to fulfill the scope of appointment requirements, including, but not limited to, conference calls, fax machines, designated recorded lines, pre-paid envelopes and email
- All scope of appointment forms need to be emailed or faxed to Sarah Fernandes, Medicare Sales Manager: 413-233-3222 or sfernandes@hne.com

The scope of appointment must include the following:

- ✓ Product Type (MA, MAPD, HMO, HMO-POS, PPO, Supplement) that the beneficiary has agreed
- ✓ Date of Appointment
- ✓ Beneficiary Contact Information (name, phone number)
- ✓ Signature
- ✓ Type of Product discussed
- ✓ Method of Contact (walk-in, home, one-one-one)
- ✓ Agent Information (name, contact information, signature)
- ✓ If the SOA was not signed prior the appointment, include a statement as to why this was not completed.
- ✓ A statement that beneficiaries are not obligated to enroll in a plan; their current or future Medicare enrollment status will not be impacted and clearly explain that the beneficiary is not automatically enrolled in the plan discussed.

Sales Material

- When presenting Health New England Medicare plan options, brokers must use Health New England approved sales material
 - Each broker will receive a starter kit of material upon appointment, and annually prior to October 15th
 - Electronic materials will also be emailed to brokers upon appointment
 - You can reorder sales material at any time by emailing the Medicare Sales Manager at sfernandes@hne.com
 - We will mail out within 24-48 hours of request



Sales Session

- If a broker would like to hold a community sales presentation, Health New England will allow this with advanced notice
- Must email Health New England at least 7 days in advance with the following information:
 - Type of event: Formal/Informal
 - Location of the event: Facility, Street Address, Town/City, State, Zip, phone
 - Date of the event
 - Time of the event (designate a.m. or p.m.)
 - Full name of the presenter
 - Presenters National Producer Number
- Must use approved Health New England Sales presentation
- Community sales presentations may be subject to monitoring and oversight
- All events should follow the CMS Medicare Marketing Guidelines
- Follow Sales Session Guidelines/Best Practices

- **Formal marketing/sales events** are typically structured in an audience/presenter style with a sales person or plan representative formally providing specific plan sponsor information via a presentation on the products being offered. In this setting, the presenter usually presents to an audience that was previously invited to attend.
- **Informal marketing/sales events** are considered marketing events and are usually conducted in a less structured presentation and/or environment to an audience and/or passersby. They typically utilize a table, kiosk or a recreational vehicle (RV) that is manned by a plan sponsor representative who can discuss the merits of the plan's products.

Sales Session Guidelines/Best Practices

All Health New England appointed agents should follow the Health New England code of conduct as outlined in the signed agent agreement. In addition, Health New England agents should follow the following guidelines:

- ✓ Be punctual – arrive between 30-60 minutes prior to the scheduled session time
- ✓ Ensure the room is set up – put out approved Health New England marketing materials
- ✓ Greet/Sign in – do not pressure a person to sign in. Sign in form should clearly state OPTIONAL and all Medicare beneficiaries should be told signing in is optional.
- ✓ Conduct presentation using approved Health New England Sales presentation only
- ✓ Follow Medicare Marketing Guidelines regarding type of presentation, refreshments, and giveaways, marketing do's and don'ts
- ✓ Answer any additional questions the attendee's may have
 - ✓ Use the approved Request for Follow Up forms, if you do not know the answer to a question.
 - ✓ Send your question to the Health New England Medicare Sales Manager within 24 hours of the event. The Sales manager will research and get back to you.
 - ✓ Call the beneficiary back if given approval (via the signed request for follow up form) within 72 hours of the event.
- ✓ Review plan pre-enrollment materials: Plan Comparison, Pre-Enrollment Book, Provider Directory, Formulary, Enrollment Forms and Instructions
- ✓ Distribute materials
- ✓ Complete/Collect enrollment forms during the appropriate timeframe (ex., AEP 10/15- 12/7)

Authorization of Personal Representative Form

- Authorization of Personal Representative Form: If the member would like to authorize someone else to call HNE on their behalf, they must complete and mail the Authorization of Personal Representative form to HNE.
- Form can be found on www.healthnewengland.org/medicare under the “Forms” section
- Members can revoke authorization or end appointment at any time by sending a letter to HNE



Authorization of Personal Representative Form Instructions

State and federal law gives you the right to choose one or more persons to act on your behalf with respect to the health information that pertains to you. By completing the Authorization of Personal Representative form, you are telling Health New England that you chose the named person as your Personal Representative. This form also allows Health New England to disclose your Protected Health Information (PHI) to the person you choose. The signature of a minor over the age of 12 is required to authorize release of sensitive information to their parent or legal guardian. (To authorize the release, the minor must complete Section 3 and sign this form.)

If you have questions about this form, call Member Services at (413) 787-4004 or (800) 310-2835. Medicare Advantage members should call (413) 787-0010 or (877) 443-3314 (TTY 711).

INSTRUCTIONS: Complete all sections of the form. Please type or print all responses. This form must be filled out completely to be valid.

Once completed, print and mail or fax the form to:

Health New England
Attention: Enrollment Department
One Monarch Place, Suite 1500, Springfield, MA 01144-1500 | Fax: (413) 233-2635

Please note: This form is available to print online at healthnewengland.org/forms.

Section 1. Provide the following Member identifying information

- **Health New England Member ID#** from your member ID card.
- **Medicare Number.** Medicare members only, provide your Original Medicare # from the red, white and blue card.
- **Name, Address, Telephone and Date of Birth of member.**

Section 2. Provide the following Personal Representative identifying information:

- **Representative Name:** Name of the individual you are authorizing to receive your PHI
- **Address:** Address of your Personal Representative
- **Telephone:** Telephone #s (home, cell and work) of your Personal Representative
- **Relationship to Member:** Personal Representative's relationship to the member (for example, parent, spouse, friend or attorney)

Section 3. Provide the Type of Information that may be disclosed and any date limitations.

- **All Information:** Check if authorizing all PHI to be shared with your Personal Representative except for Sensitive Health Information. (Please note that you still need to check the boxes for sharing any Sensitive Information if you wish to authorize release of this information.)
- **Sensitive Health Information:** Check the boxes for the types of information authorized if any. Please note: The signature of a minor over the age of 12 is required to authorize release of Sensitive Health Information to their parent or legal guardian in order for Health New England to disclose this information. (To authorize the release, the minor must complete this section and sign the form along with the parent/guardian to be valid.)
- **Only the information specified (type(s)/date(s)):** Provide the type(s) of information and any date ranges authorized. For example, you may authorize Health New England to share information about specific claims for specific dates of service.

CPMP-00101-0001

| Tools and Resources

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Important Websites:

- **Health New England:** www.healthnewengland.org/medicare
 - Search most up to date Provider Directory
 - Search most up to date Formulary
 - Search Pharmacy Directory
 - Find Forms, Explanation of Coverage Books, Summary of Benefits, Annual Notice of Change
 - HNE Member Portal
- **ConnectureDrx:** <https://hne2.destinationrx.com/PC/2022/Account/Login>
 - Secure online Shopping, Quoting and Enrollment Portal for HNE Brokers
 - Call Recording portal...to record sales calls with prospects
 - Note...link will change for 2023 (the year in the URL will change)
- **Health New England Member Portal:** <https://my.healthnewengland.org/Login#!/>
 - Order ID cards
 - Check Claim Status
 - View Premium Bills
 - View Plan Materials
 - Cost of Care Calculator
 - Pharmacy Benefits
 - Select PCP/Search Providers

Important Websites:

- **Medicare:** www.medicare.gov
 - Review Plan Details
 - Search Drug Costs – detailed explanation of when someone may reach the stages
 - Search Providers Contracted with Original Medicare
 - Search All Plans in a Certain Area
- **State Prescription Advantage:** <https://www.prescriptionadvantagemma.org/>
 - Information on the State Prescription Advantage Program
 - Income and Resource Documents
 - Online application
- **Social Security:** <https://www.ssa.gov/benefits/medicare/>
 - Apply for Medicare Part A and Part B
 - Request a Replacement Medicare Card
 - Manage Social Security Benefits

Important Phone Numbers:

- **Health New England Customer Service:** 413-787-0010 / 877-443-3314
- **HNE Broker Support:** 413-233-3222 (SF) or 413-233-3033 (Medicare Sales Team)
- **HNE's Care Management Team:** 413-787-4000 x 3940 (Medicare Advantage Members/Moms Meals)
- **OptumRx:** 800-393-0395 (HNE's Pharmacy Benefit Manager)
- **OptumRx Home Delivery:** 800-763-0044 (HNE's Mail-order vendor)
- **TruHearing:** 844-319-7458
- **EyeMed:** 866-723-0596
- **FirstLine Benefits:** 877-443-3314
- **Wex Card:** *TBD*
- **Tela-Doc:** 1-800-TELADOC (835-2362)
- **Medicare:** 1-800-MEDICARE (800-633-4227), 24 hours a day/7 days a week
- **Social Security Administration:** 800-772-1213, 7 a.m. to 7 p.m. Monday through Friday
- **State Prescription Advantage:** 800-243-4636 x3



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Fluente em português



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ktrotta@hne.com



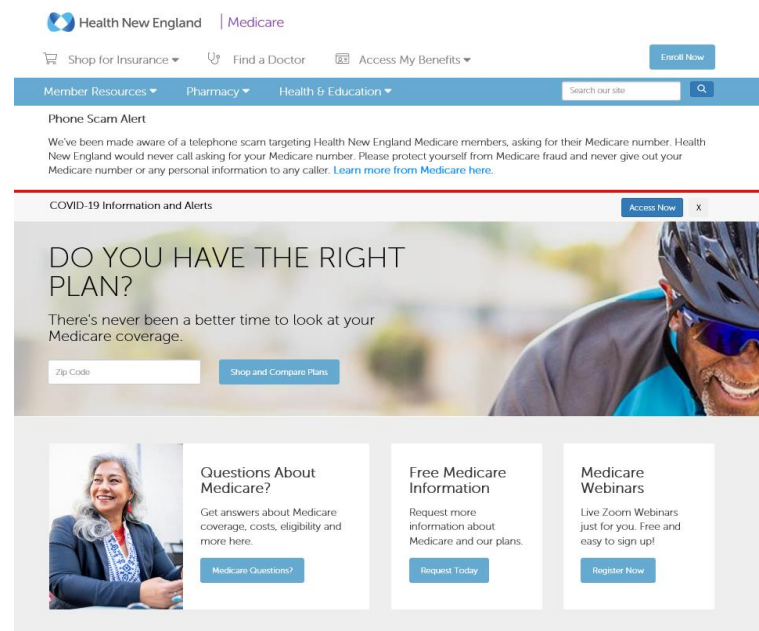
Michelle Eldridge
Medicare Plan Specialist
(413) 233-3198 (w/f)
meldridge@hne.com

[| www.HealthNewEngland.org/Medicare](http://www.HealthNewEngland.org/Medicare)

The background of the slide is a solid light blue. A horizontal purple bar spans the width of the slide, positioned in the upper third. The URL is written in white text on this bar. In the lower half of the slide, there are several large, overlapping circles in various shades of blue, creating a geometric pattern.

Health New England Website

- Health New England has a comprehensive website for both prospects and Medicare Advantage members
- Our Medicare website is different than our commercial website – you must use the following URL to access the Medicare website:
www.healthnewengland.org/medicare
- Prospects can shop for insurance, enroll online, look up providers, prescription drugs, pharmacy locations



Shop for Insurance - Upcoming Informational Session

Register to attend an upcoming Medicare session (zoom, in-person, material pick-up)

- Types of Sessions:
 - **Live Zoom Webinars** is a webinar that people register for in advance. The formal sales presentation is presented at this meeting. About an hour in length, and we leave room for questions.
 - **Pop-up Material Pick-up** is where we set-up a tent in a community parking lot. People drive up to our tent and pick up pre-enrollment materials. No formal presentation is given. Limited time to answer questions.
 - **In-person** is an in-person meeting. We hold at various locations throughout the community. We deliver our formal sales presentation and have a lengthy Q&A session. In addition, we hand out all pre-enrollment materials.
- Two different types of sessions held
 - **Prospect** = prospective member, shopping for insurance
 - **Renewal/Member** = current member, looking to understand the changes for the upcoming year

The screenshot shows the Health New England Medicare website. The header includes the logo, navigation links for Shop for Insurance, Find a Doctor, Access My Benefits, and an Enroll Now button. Below the header, there's a search bar and a main heading: "Looking for the right Massachusetts Medicare plan? Connect with us - options below." Under this heading, there are three tabs: Live Zoom Webinars, Pop-Up Material Pick-Up, and Drive-In Sessions. The Live Zoom Webinars tab is selected, showing a list of upcoming sessions. Each session entry includes a date, time, and a "Register Online" link. To the right of the session list, there are two sidebars. The first sidebar is titled "Free Medicare Information" and includes a "Request Today" button. The second sidebar is titled "Need Help?" and includes contact information for Health New England.

Date	Time	Register Online
25 AUG	Online Webinar Wednesday, August 25 12:00 p.m. - 1:00 p.m.	Register Online
31 AUG	Online Webinar Tuesday, August 31 9:00 a.m. - 10:00 a.m.	Register Online
05 SEP	Online Webinar Sunday, September 05 5:00 p.m. - 6:00 p.m.	Register Online
14	Online Webinar Tuesday, September 14	Register Online

Shop for Insurance – Free Medicare Informational Kit

Free Medicare Informational Kit is where a prospect would go to order materials

- Medicare Advantage Info Packet (pre-enrollment kit)
 - Medicare Supplement info Packet (pre-enrollment kit)
 - Medicare Made Easy Guide (educational piece)
- Can receive materials via: email, mail, or both

The screenshot shows the 'Get Your Free Medicare Informational Kit' page on the Health New England website. The page has a blue header with the Health New England logo and 'Medicare' text. Below the header is a navigation bar with links for 'Shop for Insurance', 'Find a Doctor', 'Access My Benefits', 'Member Resources', 'Pharmacy', and 'Health & Education'. A search bar is also present. The main content area is titled 'Get Your Free Medicare Informational Kit' and includes a 'Plan Information' section with contact details. Below this is a section titled 'Please select one or more free Medicare kit options*' with three checkboxes: 'Medicare Advantage Info Packet' (checked), 'Medicare Supplement Info Packet' (unchecked), and 'Medicare Made Easy Guide' (unchecked). Each option has a brief description. Below the checkboxes is a section titled 'How would you like to receive the requested information?*' with three radio buttons: 'Email only (immediately)' (selected), 'Mail only (approx. 7 days)', and 'Mail and email'. Below this is a section titled 'Are you currently a Health New England member?' with two radio buttons: 'Yes' (selected) and 'No'. At the bottom are input fields for 'Salutation', 'First Name*', 'Last Name*', 'Suffix', and 'Email Address*'. The 'Email Address*' field is highlighted with a red border.

Health New England | Medicare

Shop for Insurance Find a Doctor Access My Benefits Enroll Now

Member Resources Pharmacy Health & Education Search our site

Get Your Free Medicare Informational Kit

Plan Information: Fill out the form below, email us at msupport@hne.com or call us from at 8 a.m. - 8 p.m. / 7 days a week at (413) 787-0010 (TTY: 711) or toll free at (877) 443-3314

Please select one or more free Medicare kit options*

- ☒ **Medicare Advantage Info Packet**
This guide contains detailed information about our Medicare Advantage plan options so you can determine the best plan for your needs.
- ☐ **Medicare Supplement Info Packet**
This guide contains detailed information about our Medicare Supplement plan options so you can determine the best plan for your needs.
- ☐ **Medicare Made Easy Guide**
Our Medicare Made Easy Guide will help you understand the A, B, C and Ds of Medicare.

How would you like to receive the requested information?*

☒ Email only (immediately) ☐ Mail only (approx. 7 days) ☐ Mail and email

Are you currently a Health New England member?

☒ Yes ☐ No

Salutation First Name*

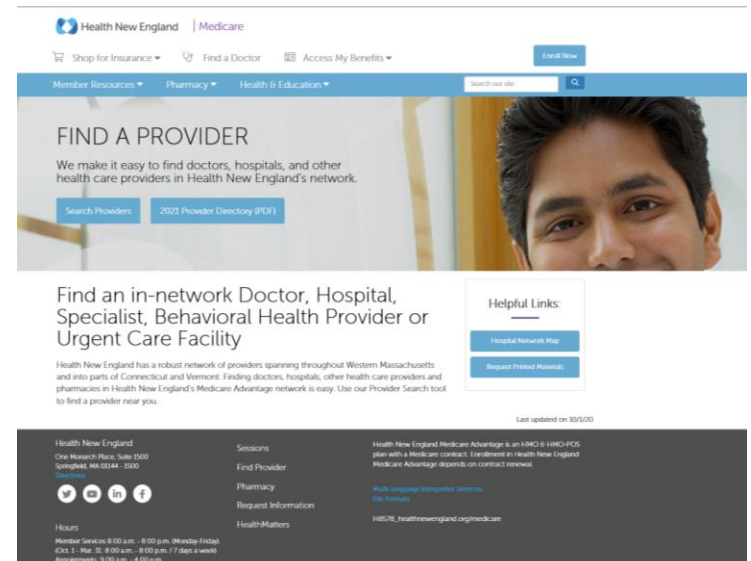
Last Name* Suffix

Email Address*

Find A Doctor

Find a doctor is where prospects and members will find the Health New England Medicare provider directory

- The online provider directory is updated daily, and the best place to search for contracted Health New England physicians/hospitals
- Click on find a doctor – and you can search the hard copy pdf or click on search providers to use the online lookup tool
- In addition, prospects and members can request a hard copy printed material from this page – under the Request Printed Materials tab
- Also available to print under the Request Printed Materials Tab are:
 - Provider Directory
 - Pharmacy Directory
 - Prescription Drug Formulary (Individual Medicare Advantage Plans)
 - Evidence of Coverage (EOC)



Access my Benefits

This area is for current members only (must have an ID number to login)

- Current members can:
 - View their ID card
 - Access their claims history
 - View their premium notice
 - View plan documents (EOC, SB, ANOC etc.)

The screenshot displays the Health New England website's login and registration interface. At the top, there is a red alert banner with a warning icon and text: "Alert: Please be aware of the heightened risk of scams and price gouging during times of financial disruption. Contact Health New England before purchasing an unselected health insurance policy or changing the terms of your current health insurance policy." Below this, a notice states: "Attention: Health New England is not accepting walk-ins at this time. Visit the Contact Us page to learn how to reach us." Another notice asks: "Have Questions About the Coronavirus and What's Covered by Health New England? Read Our Coronavirus Info to learn more." A final notice mentions: "COVID-19 Vaccine News: For the most up-to-date information about the COVID-19 vaccine visit our COVID-19 Vaccine News page." The main content area is divided into two sections: "Login" and "Register". The "Login" section has fields for "Username" and "Password", a "Take Me To:" dropdown menu, and a "Login" button. Below the login fields are links for "Forgot username?" and "Forgot password?". The "Register" section has a "Take Me To:" dropdown menu and a "Register" button. Below the registration section is a link: "To register or login as a Health New England Provider, please visit: [HNEDirect.com](#)". At the bottom of the page, there are three main navigation categories: "Members", "Employers", and "Brokers". Each category has a list of links. The "Members" list includes: "Benefits details", "Claims overview & Explanation of Benefits (EOB)", "Cost of Care calculator", "Premium benefits", "Select your PCP/Provider search", and "Telehealth (24/7 Access to a physician)". The "Employers" list includes: "Member roster & search", "Invoice search (for Super Users only)", "Enrollment and maintenance", and "Forms and resources". The "Brokers" list includes: "Book of business", "Quoting & customization", "Member roster & search", "Invoice search (for Super Users only)", "Enrollment and maintenance (for authorized groups only)", "Forms and resources", and "Commission report (for Super Users only)".

Member Resources

Member Resources is a good spot to find plan materials, forms, evidence of coverage, benefits and copay information

- **Member Overview:** Annual Notice of Change documents, National Coverage Determination Info
- **Additional Benefits:** Allowances and Programs – Overview of the different additional benefit programs under our Medicare Advantage plans, reimbursement forms, and additional benefits booklet
- **Additional Resources:** Phone numbers and websites for local companies that can help members and prospects
- **Contact:** How to contact Health New England, OptumRx and how to file an appeal or grievance
- **Evidence of Coverage:** Evidence of Coverage (EOC) booklets for all HNE Medicare Advantage plans.
- **Forms:** Additional Benefits Reimbursement form, Advanced Care Planning Toolkit, Authorization of Personal Representative Form, Complaint and Appeals Form, EFT Form, Mail Order Drug Forms, Medicare Supplement Reimbursement Form
- **Member Portal:** Secure member portal (see previous slide)
- **Medicare Member Document Request:** Can request hard copies of the – Provider Directory, Pharmacy Directory, Prescription Drug Formulary, Evidence of Coverage booklets

Pharmacy

Under the Pharmacy tab, there are many different resources available to prospects and members:

- **Pharmacy overview:** Brief description of pharmacy program and the link to Find a Drug or Find a Pharmacy
- **Find a Pharmacy:** View the Health New England Pharmacy Directory via online lookup or pdf
- **Find a Drug:**
 - View the Health New England Medicare formulary, and use the online Medication Lookup tool
 - In addition, you can view the Medication Prescription Drug Coverage Determination Form, Part B Step Therapy Protocols, Quantity Limits, Prior Authorization Protocols, Part D Step Therapy Protocols
- **Mail Order Drug Program:** Information on the Health New England Medicare Mail Order program, and mail order forms for OptumRx and WelldyneRx
- **Extra Help with Prescription Drug Costs:** Information about Extra Help available to Medicare beneficiaries
- **Medication Therapy Management Information:** Information about the Health New England Medicare Therapy Management Program

Health and Education

Educational library for prospects and current members

- **About Medicare:** Educational information on Original Medicare, Medicare Costs, Medicare Advantage vs. Medicare Supplement, Prescription Drugs, Eligibility Periods
- **HealthMatters Library:** Library of health tools and recipes
- **HNETalk Blog:** List of HNE blog posts
- **About Star Ratings:** Health New England Star Rating Document
- **How to Enroll Medicare Advantage:** Instructions on how to enroll in an HNE Medicare Advantage Plan
- **How to Enroll Medicare Supplement:** Instructions on how to enroll in an HNE Medicare Supplement Plan

| Medicare Broker Compensation 2022 & 2023

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Medicare Advantage

- Health New England pays the CMS Fair Market Value for new and renewal commissions
- Compensation is paid by the 15th of the month following the effective date, with the exception of January & December
 - January 1st enrollments are paid on February 28th
 - December 1st enrollments are paid by December 31st
- Renewals are paid yearly – and paid by February 28th
- Health New England follows all CMS compensation guidelines, including pro-ration, take-backs, and rapid disenrollment procedures
- You must be properly trained, licensed, certified and appointed to receive Medicare Advantage commissions
 - Will be required to recertify yearly

Medicare Supplement

- Health New England pays a set commission rate for new and renewal
- Compensation is paid by the 15th of the month following the effective date, with the exception of January & December
 - January 1st enrollments are paid on February 28th
 - December 1st enrollments are paid by December 31st
- Renewals are paid yearly – and paid by February 28th
- Medicare Supplement commissions are not pro-rated
- You must be licensed, trained and appointed to receive Medicare Supplement commissions
 - Yearly training conducted

2022 & 2023 Compensation Schedule

Medicare Advantage

	New	Renewal
2022	\$573	\$287
2023	\$601	\$301

Medicare Supplement

	New	Renewal
2022	\$250	\$205
2023	\$250	\$205

Commission Tracking Policy

- Commissions will be paid by Health New England as outlined in the Health New England Broker Compensation Policy (documented in your agreement). Commissions will be tracked by Health New England on a monthly basis.
- You may request a broker roster of the Health New England members where you are designated as the Agent of Record. This can be run as needed. Annually, Health New England will distribute this document to those agents with Health New England Medicare beneficiaries listed with a designated Agent of Record.
- Both ***Commissions Paid and Commissions Owed*** emails will be sent to any broker where Health New England has to pay commissions or needs to retract commissions based on CMS guidelines. If at any time, you need a duplicate of this report, need to dispute the payment/retraction or have questions please contact the Health New England Medicare Sales Manager.
- **All compensation questions should be directed to the Medicare Sales Manager, Sarah Fernandes**

Email: sfernandes@hne.com

Phone: 413-233-3222 (w) or 413-426-0586 (c)

| 2022-2023 Competitive Landscape

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Market Snapshot – Massachusetts:

- 1,396,751 Medicare Eligible
- 284,737 Medicare Advantage Enrollments
 - 20.39% market penetration
 - 15.14% Medicare Advantage growth since August 2021
- Market Leaders:
 - **Point32Health, Inc. = 32.86% market share (-1.62%)**
 - **Blue Cross Blue Shield of Mass = 25.04% market share (-1.64%)**
 - **UnitedHealth Group, Inc. = 23.67% market share (0.13% growth)**
 - CVS Health Corporation (Aetna) = 7.08% market share (0.62% growth)
 - Fallon Community Health Plan = 3.96% market share (-0.59% growth)
 - Baystate Health, Inc. = 3.41% market share (-0.26%)
 - Centene Corporation (Wellcare) = 2.67% market share
 - Humana, Inc. = 0.83% market share (0.23% growth)
 - Central Mass Health Holding LLC (MassAdvantage) = 0.31% market share
 - Commonwealth Care Alliance, Inc. = 0.16% market share
 - Molina Health, Inc. = 0.01% market share

Market Snapshot – Massachusetts:

- Product Landscape:
 - HMO = 49% of membership
 - PPO = 47.04% of membership
- Plans with the Top Membership:

Plan Name:	Contract ID:	Type (HMO/PPO):	Total Membership:	Net Enrollment: (8/2021 to 8/2022)
AARP Medicare Advantage Walgreens	H3442-004	PPO	31,234	8,188
Medicare Blue Value Rx	H2230-018	PPO	31,150	1,296
Tufts Medicare Preferred Saver Rx	H2256-028	HMO	22,959	-172
Medicare Blue SaverRx	H2230-017	PPO	21,222	1,231
Tufts Medicare Preferred Basic Rx	H2256-026	HMO	18,929	1,066
AARP Medicare Advantage Walgreens	H3442-003	PPO	14,414	3,428
Tufts Medicare Preferred Prime Rx	H2256-015	HMO	13,697	-1,164
Aetna Medicare Explorer Plan	H5521-159	PPO	13,245	2,978
Tufts Medicare Preferred Prime Rx Plus	H2256-001	HMO	11,068	-1,231

Market Snapshot – Western Massachusetts (Hampden, Hampshire, Franklin, Berkshire Counties):

- 197,888 Medicare Eligible
- 40,895 Medicare Advantage Enrollments
 - 20.67% market penetration
 - 10.35% Medicare Advantage growth since August 2021
- Market Leaders:
 - **Blue Cross Blue Shield of Mass = 29.55% market share (-1.11%)**
 - **Baystate Health, Inc. = 23.76% market share (-0.75%)**
 - **UnitedHealth Group, Inc. = 21.56% market share (-0.18%)**
 - Point32Health, Inc. (Tufts) = 12.03% market share (-1.82%)
 - CVS Health Corporation (Aetna) = 5.04% market share (0.03% growth)
 - Fallon Community Health Plan = 3.85% market share (-0.33%)
 - Centene Corporation (Wellcare) = 3.23%
 - Humana Inc. = 0.65%
 - Commonwealth Care Alliance, Inc. = 0.34%

Market Snapshot – Western Massachusetts (Hampden, Hampshire, Franklin, Berkshire Counties):

- Product Landscape:
 - HMO = 49% of membership
 - PPO = 47.04% of membership
- Plans with the Top Membership:

Plan Name:	Contract ID:	Type (HMO/PPO):	Total Membership:	Net Enrollment: (8/2021 to 8/2022)
AARP Medicare Advantage Walgreens	H3442-004	PPO	5,056	1,171
Medicare Blue Value Rx	H2230-018	PPO	5,009	178
Medicare Blue SaverRx	H2230-017	PPO	3,223	654
HNE Medicare Plus	H8578-004	HMO	2,987	-214
HNE Medicare Premium	H8578-001	HMO	2,420	-184
HNE Medicare Value	H8578-012	HMO	2,406	-210
AARP Medicare Choice	R7444-001	Regional PPO	2,376	-346
Aetna Medicare Explorer Plan	H5521-160	PPO	1,880	199
Tufts Medicare Preferred Prime Rx Plus	H2256-001	HMO	1,357	-162
HNE Medicare Compass (NEW PLAN 2022)	H2737-001	PPO	1,089	

Hampden County:

Snapshot:

- 105,165 Medicare Eligible
- 25,092 enrolled in a Medicare Advantage Plan (23.86% market penetration)
- 8.51% growth since August 2021

Important to Know:

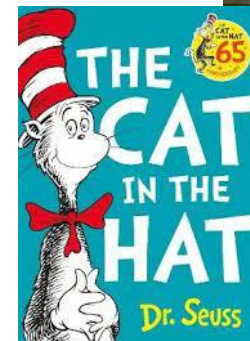
- Hampden County is one of the four counties in the Health New England Service area
- Springfield is the largest city in Hampden County, with large employers such as Mass Mutual, Baystate Health, MGM Springfield and Health New England
- Health New England offers both Medicare Advantage (HMO and PPO) and Medicare Supplement plans in Hampden County
- Access to Baystate Health and their physicians is important in this county.
- Many \$0 PPO and HMO options from national carriers

Market Players:

- Blue Cross Blue Shield of Mass = 26.47% of market share (-0.73%)
- UnitedHealth Group, Inc. (AARP) = 22.67% of market share (-0.11%)
- Baystate Health, Inc. = 20.78% of market share (-0.83%)
- Point32Health, Inc. (Tufts) = 14.96% of market share (-2.33%)

Product Landscape: HMO vs. PPO

- 48.42% enrolled in a PPO plan
- 48.05% enrolled in a HMO plan



\$0 Medicare Advantage Plans – Hampden County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
HNE Medicare Value – H8578-012	HMO	\$0	
HNE Medicare Compass– H2737-001	PPO	\$0	
HNE Medicare Basic (No Rx) - H8578-009	HMO	\$0	
AARP Medicare Advantage Walgreens– H3442-004	PPO	\$0	
AARP Medicare Advantage Patriot (No Rx) – H3442-005	PPO	\$0	
AARP Medicare Advantage Plan 1 – H1944-005	HMO	\$0	
Aetna Medicare Explorer Plan - H5521-160	PPO	\$0	
Aetna Medicare Eagle Plan (No Rx) - H5521-296	PPO	\$0	
Aetna Medicare Value Plan – H5793-014	HMO	\$0	
BCBS Medicare Blue Saver Rx - H2230-017	PPO	\$0	
BCBS Medicare Blue Saver Rx - H2261-024	HMO	\$0	
CCAC Medicare Preferred – H9414-001	PPO	\$0	
Fallon Medicare Plus Orange - H9001-034-16	HMO	\$0	
Humana Honor (No Rx) - H5216-059	PPO	\$0	
Humana Choice – H5216-249	PPO	\$0	
Humana Choice – H5216-138	PPO	\$0	
Tufts Medicare Preferred Smart Saver Rx - H2256-046*	HMO	\$0	
Tufts Medicare Preferred Saver Rx - H2256-028	HMO	\$0	
Wellcare No Premium – H6193-001	HMO	\$0	
Wellcare No Premium Open – H9761-001	PPO	\$0	
Wellcare Giveback Open – H9761-002	PPO	\$0	

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
Fallon Medicare Plus Saver (No Rx) – H9001-029	HMO	\$13.00	
Humana Choice – H5216-250	PPO	\$20.00	
Wellcare Assist Open – H9761-003	PPO	\$22.10	
BCBS Medicare HMO Blue Value Rx – H2261-022-1	HMO	\$36.00	
CCA Medicare Value – H9414-002	PPO	\$36.30	
Fallon Medicare Plus Super Saver – H9001-032-16	HMO	\$42.00	
Tufts Medicare Preferred Basic Rx – H2256-026-3	HMO	\$45.00	
HNE Medicare Choice – H8578-017	HMO	\$46.00	
AARP Medicare Advantage Plan 2	HMO	\$49.00	
AARP Medicare Advantage Choice – R7444-001	Regional PPO	\$55.00	
Wellcare Premium Enhanced Open - H9761-004	PPO	\$60.00	
Fallon Medicare Plus Green – H9001-030-16	HMO	\$68.00	
Medicare PPO Blue ValueRx – H2230-018-1	PPO	\$76.00	
HNE Premium (No Rx) – H8578-003	HMO	\$79.00	
Tufts Medicare Preferred Value Rx – H2256-018-8	HMO	\$89.00	
Medicare HMO Blue FlexRx - H2261-023-1	HMO-POS	\$96.00	
HNE Medicare Compass Premier – H2737-002	PPO	\$99.00	
Tufts Medicare Preferred Prime Rx – H2256-015-6	HMO	\$109.00	
HNE Medicare Plus – H8578-004	HMO	\$113.00	
Fallon Medicare Plus Blue – H9001-031-16	HMO	\$117.00	
Tufts Medicare Preferred Prime Rx Plus – H2256-001-6	HMO	\$129.00	
HNE Medicare Premium – H8578-001	HMO	\$170.00	
Medicare Blue PlusRx – H2230-002	PPO	\$264.00	
Medicare Blue PlusRx – H2261-005	HMO	\$268.00	

Hampshire County:

Snapshot:

- 36,846 Medicare Eligible
- 7,703 enrolled in a Medicare Advantage Plan (20.91% market penetration)
- 10.33% Medicare Advantage growth since August 2021

Important to Know:

- Hampshire County is one of the four counties in the Health New England Service area
- Located in the middle of Hampden and Franklin counties
- Northampton is the center of Hampshire county, and surrounded by many colleges: Smith, Mt. Holyoke, Amherst College, University of Massachusetts
- Access to Valley Medical Group, Cooley Dickinson Hospital and Baystate Health are important to the residents in this area
- Health New England offers both Medicare Advantage (HMO and PPO) and Medicare Supplement plans in Hampshire County
- Both \$0 HMO and PPO plans available in this county, with some of the national carriers

Market Players:

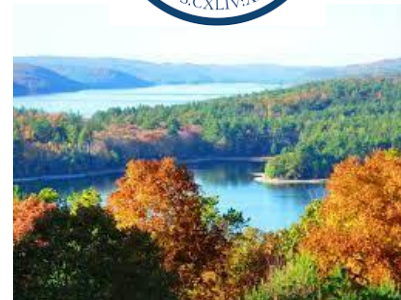
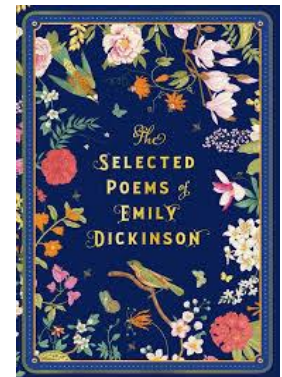
- Blue Cross Blue Shield of Mass = 42.20% of market share (-0.95%)
- Baystate Health, Inc. = 23.28% of market share (-1.73%)
- Point32Health, Inc. (Tufts) = 15.12% of market share (-1.12%)
- UnitedHealth Group, Inc. = 11.54% of market share (1.59%)

Product Landscape: HMO vs. PPO

- 49.29% enrolled in a PPO plan
- 46.46% enrolled in a HMO plan



Amherst
College



\$0 Medicare Advantage Plans – Hampshire County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
HNE Medicare Value – H8578-012	HMO	\$0	
HNE Medicare Compass– H2737-001	PPO	\$0	
HNE Medicare Basic (No Rx) - H8578-009	HMO	\$0	
AARP Medicare Advantage Walgreens– H3442-004	PPO	\$0	
AARP Medicare Advantage Patriot (No Rx) – H3442-005	PPO	\$0	
AARP Medicare Advantage Plan 1 – H1944-005	HMO	\$0	
Aetna Medicare Explorer Plan - H5521-160	PPO	\$0	
Aetna Medicare Eagle Plan (No Rx) - H5521-296	PPO	\$0	
Aetna Medicare Value Plan – H5793-014	HMO	\$0	
BCBS Medicare Blue Saver Rx - H2230-017	PPO	\$0	
BCBS Medicare Blue Saver Rx - H2261-024	HMO	\$0	
CCAC Medicare Preferred – H9414-001	PPO	\$0	
Fallon Medicare Plus Orange - H9001-034-16	HMO	\$0	
Tufts Medicare Preferred Smart Saver Rx - H2256-046*	HMO	\$0	
Tufts Medicare Preferred Saver Rx - H2256-028	HMO	\$0	
Wellcare No Premium – H6193-001	HMO	\$0	
Wellcare No Premium Open – H9761-001	PPO	\$0	
Wellcare Giveback Open – H9761-002	PPO	\$0	

Other Medicare Advantage Plans – Hampshire County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
Fallon Medicare Plus Saver (No Rx) – H9001-029	HMO	\$13.00	
Wellcare Assist Open – H9761-003	PPO	\$22.10	
BCBS Medicare HMO Blue Value Rx – H2261-022-1	HMO	\$36.00	
CCA Medicare Value – H9414-002	PPO	\$36.30	
Fallon Medicare Plus Super Saver – H9001-032-16	HMO	\$42.00	
Tufts Medicare Preferred Basic Rx – H2256-026-3	HMO	\$45.00	
HNE Medicare Choice – H8578-017	HMO	\$46.00	
AARP Medicare Advantage Plan 2	HMO	\$49.00	
AARP Medicare Advantage Choice – R7444-001	Regional PPO	\$55.00	
Wellcare Premium Enhanced Open - H9761-004	PPO	\$60.00	
Fallon Medicare Plus Green – H9001-030-16	HMO	\$68.00	
Medicare PPO Blue ValueRx – H2230-018-1	PPO	\$76.00	
HNE Premium (No Rx) – H8578-003	HMO	\$79.00	
Tufts Medicare Preferred Value Rx – H2256-018-8	HMO	\$89.00	
Medicare HMO Blue FlexRx - H2261-023-1	HMO-POS	\$96.00	
HNE Medicare Compass Premier – H2737-002	PPO	\$99.00	
Tufts Medicare Preferred Prime Rx – H2256-015-6	HMO	\$109.00	
HNE Medicare Plus – H8578-004	HMO	\$113.00	
Fallon Medicare Plus Blue – H9001-031-16	HMO	\$117.00	
Tufts Medicare Preferred Prime Rx Plus – H2256-001-6	HMO	\$129.00	
HNE Medicare Premium – H8578-001	HMO	\$170.00	
Medicare Blue PlusRx – H2230-002	PPO	\$264.00	
Medicare Blue PlusRx – H2261-005	HMO	\$268.00	

Franklin County:

Snapshot:

- 19,796 Medicare Eligible
- 4,456 enrolled in a Medicare Advantage Plan (22.51% market penetration)
- 11.76% Medicare Advantage growth since August 2021

Important to Know:

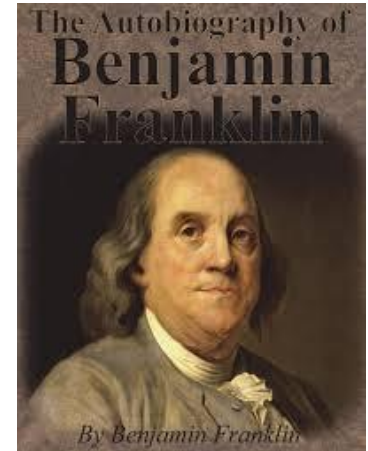
- Franklin County is one of the four counties in the Health New England Service area
- Located on the Northern edge of Massachusetts – borders Vermont and New Hampshire
- Very rural: sometimes people have to drive 35-40 minutes for a grocery store or a meeting. Greenfield is the center of Franklin county.
- Health New England holds sessions in South Deerfield
- Home to Yankee Candle (South Deerfield) and Kringle Candle (Bernardston), Baystate Franklin Medical Center (Greenfield)
- Health New England offers both Medicare Advantage (HMO and PPO) and Medicare Supplement plans in Franklin County

Market Players:

- Blue Cross Blue Shield of Mass = 49.19% of market share (-2.50%)
- Baystate Health, Inc. = 29.11% of market share (-1.74%)
- UnitedHealth Group, Inc. = 15.60% of market share (4.44%)
- Fallon Community Health Plan = 5.83% of market share (-0.46%)
- Commonwealth Care Alliance, Inc. = 0.27% of market share (new plan in 2022)

Product Landscape: HMO vs. PPO

- 49.17% enrolled in a PPO plan
- 46.79% enrolled in a HMO plan



\$0 Medicare Advantage Plans – Franklin County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
HNE Medicare Value – H8578-012	HMO	\$0	
HNE Medicare Compass– H2737-001	PPO	\$0	
HNE Medicare Basic (No Rx) - H8578-009	HMO	\$0	
AARP Medicare Advantage Walgreens– H3442-004	PPO	\$0	
AARP Medicare Advantage Patriot (No Rx) – H3442-005	PPO	\$0	
AARP Medicare Advantage Plan 1 – H1944-005	HMO	\$0	
BCBS Medicare Blue Saver Rx - H2230-017	PPO	\$0	
BCBS Medicare Blue Saver Rx - H2261-024	HMO	\$0	
CCAC Medicare Preferred – H9414-001	PPO	\$0	
Fallon Medicare Plus Orange - H9001-034-16	HMO	\$0	

Other Medicare Advantage Plans – Franklin County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
Fallon Medicare Plus Saver (No Rx) – H9001-029	HMO	\$13.00	
BCBS Medicare HMO Blue Value Rx – H2261-022-1	HMO	\$36.00	
CCA Medicare Value – H9414-002	PPO	\$36.30	
Fallon Medicare Plus Super Saver – H9001-032-16	HMO	\$42.00	
HNE Medicare Choice – H8578-017	HMO	\$46.00	
AARP Medicare Advantage Plan 2	HMO	\$49.00	
AARP Medicare Advantage Choice – R7444-001	Regional PPO	\$55.00	
Fallon Medicare Plus Green – H9001-030-16	HMO	\$68.00	
Medicare PPO Blue ValueRx – H2230-018-1	PPO	\$76.00	
HNE Premium (No Rx) – H8578-003	HMO	\$79.00	
Medicare HMO Blue FlexRx - H2261-023-1	HMO-POS	\$96.00	
HNE Medicare Compass Premier – H2737-002	PPO	\$99.00	
HNE Medicare Plus – H8578-004	HMO	\$113.00	
Fallon Medicare Plus Blue – H9001-031-16	HMO	\$117.00	
HNE Medicare Premium – H8578-001	HMO	\$170.00	
Medicare Blue PlusRx – H2230-002	PPO	\$264.00	
Medicare Blue PlusRx – H2261-005	HMO	\$268.00	

Berkshire County:

Snapshot:

- 36,081 Medicare Eligible
- 3,644 enrolled in a Medicare Advantage Plan (10.10% market penetration)
- 22.78% Medicare Advantage growth since August 2021

Important to Know:

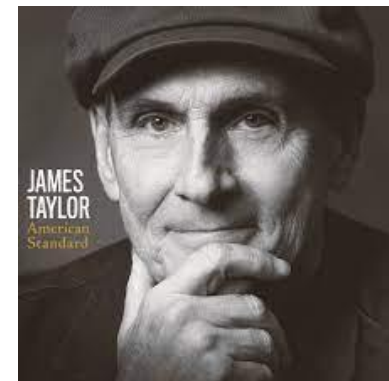
- Berkshire County is one of the four counties in the Health New England Service area.
- Located on the Western edge of Massachusetts – borders New York, Connecticut, Vermont.
- People flock to the Berkshires in the Fall for the fall foliage.
- Very rural: sometimes people have to drive 35-40 minutes for a grocery store or a meeting; Pittsfield is the center of the Berkshires and largest city.
- Health New England offers both Medicare Advantage (HMO and PPO) and Medicare Supplement plans in Berkshire County.
- Medicare Advantage plans are just entering Berkshire county – for many years, it was just United.
- The county is very split...either very wealthy and flock to Medicare Supplement or lower income and gravitate towards the \$0 plans and/or MassHealth plans.

Market Players:

- UnitedHealth Group, Inc. = 42.37% of market share (-13.19%)
- Baystate Health, Inc. = 38.80% of market share (1.40%)
- Centene Corporation (Wellcare) = 11.25% market share *new plan in 2022*
- Fallon Community Health Plan = 7.57% market share (0.53%)

Product Landscape: HMO vs. PPO

- 49.29% enrolled in a PPO plan
- 46.46% enrolled in a HMO plan



\$0 Medicare Advantage Plans – Berkshire County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
HNE Medicare Value – H8578-012	HMO	\$0	
HNE Medicare Compass – H2737-001	PPO	\$0	
HNE Medicare Basic (No Rx) - H8578-009	HMO	\$0	
Wellcare No Premium – H6193-001	HMO	\$0	
Wellcare No Premium Open – H9761-001	PPO	\$0	
Wellcare Giveback Open – H9761-002	PPO	\$0	

Other Medicare Advantage Plans – Berkshire County

Plan Name/Contract Number:	Type of Plan:	2022 Monthly Premium:	2023 Monthly Premium:
Wellcare Assist Open – H9761-003	PPO	\$22.10	
Fallon Medicare Plus Orange – H9001-034-14	HMO	\$29.00	
HNE Medicare Choice – H8578-017	HMO	\$46.00	
AARP Medicare Advantage Choice – R7444-001	Regional PPO	\$55.00	
Wellcare Premium Enhanced Open – H9761-004	PPO	\$60.00	
Fallon Medicare Plus Super Saver – H9001-032-14	HMO	\$70.00	
HNE Premium (No Rx) – H8578-003	HMO	\$79.00	
Fallon Medicare Plus Saver (No Rx) – H9001-029 -14	HMO	\$96.00	
HNE Medicare Compass Premier – H2737-002	PPO	\$99.00	
HNE Medicare Plus – H8578-004	HMO	\$113.00	
Fallon Medicare Plus Green – H9001-030-14	HMO	\$115.00	
HNE Medicare Premium – H8578-001	HMO	\$170.00	

2022 - 2023 Medicare Supplement Plans – Commonwealth of Massachusetts

Plan Name:	Core 2022:	Core 2023:	Supplement 1A 2022:	Supplement 1A 2023:	Supplement 1 2022:	Supplement 1 2023:
AARP – UnitedHealth Care	\$145		\$203		\$261	
BCBS of Massachusetts	\$113.58		\$190.55		\$226.29	
Fallon Health and Life Assurance Company Inc.	\$138		\$185		\$229	
Harvard Pilgrim Health Care Inc.	\$136		\$195		\$242	
Health New England	\$126		\$185		\$227	
Humana	\$192.44		\$308.19		\$318.49	
Humana Healthy Living	\$205.79		\$321.54		\$331.84	
Tufts Insurance Company	\$129		\$195.50		\$228.50	
United Healthcare Insurance	\$144.25		\$201.75		\$259.00	

| 2023 Medicare Advantage Product Portfolio

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Plan Name:	Type of Plan:	Counties Sold In:	2022 Monthly Premium:	2023 Monthly Premium:
Medicare Premium with Rx H8578-001	HMO	Hampden, Hampshire, Franklin, Berkshire	\$170	\$168
Medicare Plus with Rx H8578-004	HMO	Hampden, Hampshire, Franklin, Berkshire	\$113	\$113
Medicare Premium No Rx H8578-003	HMO	Hampden, Hampshire, Franklin, Berkshire	\$79	\$79
Medicare Choice with Rx H8578-017	HMO	Hampden, Hampshire, Franklin, Berkshire	\$46	\$46
Medicare Basic No Rx H8578-009	HMO	Hampden, Hampshire, Franklin, Berkshire	\$0	\$0
Medicare Value with Rx H8578-012	HMO	Hampden, Hampshire, Franklin, Berkshire	\$0	\$0
Baystate Health Preferred with Rx H8578-018	HMO	Hampden, Hampshire	\$0	\$0
Compass with Rx H2737-001	PPO	Hampden, Hampshire, Franklin, Berkshire	\$0	\$0
Compass Premier with Rx H2737-002	PPO	Hampden, Hampshire, Franklin, Berkshire	\$99	\$99

| Medicare Advantage Product Changes 2022 to 2023

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

HMO Plans with Rx

Premium (HMO) 001:

- Monthly Premium – reduced from \$170 to \$168 per month
- PCP copay decreasing from \$10 to \$0
- Urgent Care copay decreasing from \$50 to \$40
- Eyewear has increased from \$100 to \$200 every two years
- Dental has increased from \$250 per year to \$750 per year
- Preferred Pharmacy Network = lower copays
- Senior Savings Model

Plus (HMO) 004:

- PCP copay decreasing from \$15 to \$10
- Eyewear has increased from \$100 to \$200 every two years
- Dental has increased from \$250 per year to \$325 per year
- Preferred Pharmacy Network = lower copays
- Senior Savings Model

Choice (HMO) 017:

- Urgent Care copay decreasing from \$65 to \$60
- Eyewear has increased from \$100 to \$200 every two years
- Dental has increased from \$250 per year to \$325 per year
- Preferred Pharmacy Network = lower copays
- Senior Savings Model

Value (HMO) 012:

- Urgent Care copay decreasing from \$65 to \$60
- Eyewear has increased from \$100 to \$200 every two years
- Dental has increased from \$250 per year to \$325 per year
- Preferred Pharmacy Network = lower copays
- Senior Savings Model

New: Preferred vs. Non Preferred Pharmacies

Rx copays starting at \$0 on all plans!

(see pharmacy slide for details)

New: WEX debit card for Dental and Wellness. No longer need to submit receipts.

HMO Plans with no Rx

- **Premium no Rx – 003:**
 - PCP copay decreasing from \$10 to \$0
 - Urgent Care copay decreasing from \$50 to \$40
 - Eyewear has increased from \$100 to \$200 every two years
 - Dental – increased from \$250 to \$750 per year
- **Basic no Rx – 009:**
 - Eyewear has increased from \$100 to \$200 every two years
 - Dental – no change...remains at \$250 per year

New: WEX debit card for
Dental and Wellness.

No longer need to submit receipts.

PPO Plans with Rx

- **Compass (PPO) – 001:**
 - Urgent Care copay decreasing from \$65 to \$60
 - Eyewear has increased from \$100 to \$200 every two years
 - Dental has increased from \$250 per year to \$325 per year
 - Preferred Pharmacy Network = lower copays
 - Senior Savings Model
- **Compass Premier (PPO) – 002:**
 - Eyewear has increased from \$100 to \$200 every two years
 - Dental has increased from \$250 per year to \$325 per year
 - Preferred Pharmacy Network = lower copays
 - Senior Savings Model

New: WEX debit card for Dental and Wellness.
No longer need to submit receipts.

NEW: Baystate Preferred (HMO) Plan

- Medicare Advantage HMO Plan under contract H8578
- Service area = Hampden and Hampshire Counties only
- Network = All Baystate Medical Practices Primary Care Physicians
- Network = All specialists/hospitals/labs/etc. in HNE's current network (over 11,000)
- \$1000 dental allowance
- \$800 Fitness, Weight Management, Acupuncture, Activity Tracker, **Hearing, Vision allowance**

NEW:
Baystate Health Preferred
(HMO) with Rx
*Available in Hampden
and Hampshire Counties*

Monthly Premium	\$0 Must continue to pay your Part B Premium
Office Visits (\$0 annual preventive exam)	\$0 Primary Care Provider \$30 Specialist
Inpatient Hospital	\$370 per day for days 1-5, per admission
Outpatient Surgery	\$400
Labs/X-rays	\$25 Labs \$25 X-rays
Out-of-Pocket Maximum	\$6,500
Additional Benefits	Yes
Travel Benefit	No
Prescription Drug Coverage Included	Yes

Baystate Medical Practice (BMP) Locations

Hampden County:

- BMP– Northern Edge, 3400B Main Street, Springfield, MA 01107/ 413-794-8777
- BMP – Brightwood Health Center, 380 Plainfield Street, Springfield, MA 01107/ 413-794-4458
- Baystate High Street Health Center Adult Medicine, 140 High Street C, Springfield, MA 01105/ 413-794-8428
- Baystate Mason Square Neighborhood Health Center, 11 Wilbraham Rd, Springfield, MA 01109/ 413-794-3710
- BMP Adult Medicine, 2344 Boston Rd, Wilbraham, MA 01095/ 413-596-5550
- BMP West Side Adult Medicine, 46 Daggett Drive 3rd Floor, West Springfield, MA 01089/ 413-794-9110
- Baystate Primary Care, 24 North Westfield Street, Feeding Hills, MA 01030/ 413-831-7831
- Baystate Primary Care, 21 Dwight Rd Suite 104, Longmeadow, MA 01106/ 413-795-4555
- Baystate Primary Care, 40 Wright Street, Palmer, MA 01069/ 413-370-7892
- Baystate Primary Care, 57 Union Street Suite 201, Westfield, MA 01085/ 413-831-7950

Hampshire County:

- Baystate Family Medicine, 325B King Street, Suite 102, Northampton, MA 01060/ 413-387-4100
- BMP Adult Medicine, 470 Granby Rd, South Hadley, MA 01075/ 413-794-8700
- BMP Quabbin Adult Medicine, 95 Sargent St, Belchertown, MA 01007/ 413-323-7212

Franklin County:

- Baystate Family Medicine, 48 Sanderson Street, Greenfield, MA 01301/ 413-773-2022

Remember:

Medicare Beneficiaries **must live in Hampden or Hampshire Counties** to purchase the Baystate Health Preferred (HMO) plan

Beneficiaries must have a PCP at a Baystate Medical Practice.

If not already established, the beneficiary will need to call and find a Dr. PA, NP accepting new patients. This will be a required field on the enrollment form.

NEW: Wex Debit Card

- Replaces our standard member reimbursement process for Dental and Fitness Allowances on all Medicare Advantage plans.
 - I.e., Members will no longer submit for Dental or Fitness allowances starting for CY2023
- Members will have a set allowance for Dental services and a set allowance for Fitness, Weight Management, Acupuncture and Fitness Tracker*
- When they use a dental provider, fitness center, weight management center, acupuncturist and/or purchase a fitness tracker...they can swipe their HNE Wex debit card and pay for services using this card.
 - The card **can not** be used for anything other than these set items and it will be declined if trying to use it for something that isn't an approved expense.
- Cards will be mailed in January and/or upon enrollment if after 1/1/2023
 - Cards stay with the member from year to year
 - Cards can be replaced if lost/stolen by calling Wex customer service, logging into their member portal, IVR, mobile app.



Yearly Flex Card allowances through WEX:	Dental	Fitness/Weight Management**/Acupuncture/Activity Tracker
Compass (PPO)	\$325 per calendar year	\$150 per calendar year
Compass Premier (PPO)	\$325 per calendar year	\$150 per calendar year
Baystate Health Preferred (HMO)* <i>*Only available in Hampden and Hampshire counties</i>	\$1,000 per calendar year	\$800 per calendar year <i>**Can be used for Fitness, Weight Management, Activity Tracker, Acupuncture, Eyewear beyond benefit limit, Hearing Aids beyond benefit limit.</i>
Value (HMO)	\$325 per calendar year	\$150 per calendar year
Choice (HMO)	\$325 per calendar year	\$150 per calendar year
Plus (HMO)	\$325 per calendar year	\$150 per calendar year
Premium (HMO)	\$750	\$150 per calendar year
Basic no Rx (HMO)	\$250	\$150 per calendar year
Premium no Rx (HMO)	\$750	\$150 per calendar year



NEW: Reimbursement Form – for Wig reimbursement only in 2023

2022 Form



One Monarch Place, Suite 1500
Springfield, MA 01144-1500
(413) 787-0010 | (877) 443-3314 | TTY: 711
healthnewengland.org/medicare

ADDITIONAL BENEFITS
Fitness Center/Weight Watchers®/
Acupuncture/Dental, Activity Tracker
and Wig Allowances

REQUEST FOR MEMBER REIMBURSEMENT FORM

Date:	Member Name:	Health New England ID Number: (Shown on the front of your ID Card)
Member Address:		
Reimbursement is for (check each reimbursement you are requesting below):		
<input type="checkbox"/> Fitness Center <input type="checkbox"/> Weight Watchers® <input type="checkbox"/> Acupuncture <input type="checkbox"/> Activity Tracker (Above limited to \$150 per calendar year combined)	Service/Purchase Date(s): Service/Purchase Location(s): Fitness Center/Weight Watchers location, etc. Amount Requested: \$	
<input type="checkbox"/> Dental Services (limited to \$250 per calendar year)	Service/Purchase Date(s): Provider Name/Dental Practice:	Amount Requested: \$
<input type="checkbox"/> Wig*—if on or recently undergone chemotherapy (limited to \$350 per calendar year)	Service/Purchase Date(s):	Amount Requested: \$
*Please include Original Itemized Receipt and written statement from your doctor stating you are on or had chemotherapy. Also, include Proof of Payment in one of the following formats: canceled check (front and back), bank encoded front of check, credit card statement, or a credit card or cash register receipt.		
I certify that this information is true and accurate and that services were received and paid for in the amount requested and that I have not previously submitted for these services. I acknowledge that if any information on this form is misleading or fraudulent, my coverage may be canceled and I may be subject to criminal and/or civil penalties for false health care claims. I also understand that Health New England may request any additional information it deems necessary to verify that services were received and payment was made.		
Member Signature: _____		Date: _____
Signature required for payment		
Please see additional submission information on the back of this form.		

Y0158_MED42970921_C
Rev. 9/20/21

Additional Benefits Page 1

2023 Form



One Monarch Place, Suite 1500
Springfield, MA 01144-1500
(413) 787-0010 | (877) 443-3314 | TTY: 711
healthnewengland.org/medicare

Health New England Medicare Advantage
WIG REIMBURSEMENT FORM

REQUEST FOR MEMBER WIG REIMBURSEMENT

Date:	Member Name:	Health New England ID Number: (Shown on the front of your ID Card)
Member Address:		
Wig*—if on or recently undergone chemotherapy (limited to \$350 per calendar year)	Service/Purchase Date(s):	Amount Requested: \$
*Please include Original Itemized Receipt and written statement from your doctor stating you are on or had chemotherapy. Also, include Proof of Payment in one of the following formats: canceled check (front and back), bank encoded front of check, credit card statement, or a credit card or cash register receipt.		
I certify that this information is true and accurate and that services were received and paid for in the amount requested and that I have not previously submitted for these services. I acknowledge that if any information on this form is misleading or fraudulent, my coverage may be canceled and I may be subject to criminal and/or civil penalties for false health care claims. I also understand that Health New England may request any additional information it deems necessary to verify that services were received and payment was made.		
Member Signature: _____		Date: _____
Signature required for payment		
Additional Submission Information		

Health New England will reimburse you directly. Health New England will not send payment to the service provider. You should keep a copy of your completed form and any receipts submitted. Please allow 4 to 6 weeks for processing.

NOTE: Reimbursement requests for a prior year must be received by Health New England no later than March 31. Once you have completed this form and attached all itemized paid receipts and documentation, please mail the form and attachments to the below address for processing.

Health New England Medicare Advantage
Attn: Claims Department
One Monarch Place, Suite 1500
Springfield, MA 01144-1500

If you have any questions, please call Health New England Medicare Advantage Member Services at:

(413) 787-0010 or toll-free (877) 443-3314, TTY: 711

A representative is available 8:00 a.m. – 8:00 p.m., Monday through Friday
(October 1 – March 31: 8:00 a.m. – 8:00 p.m., seven days a week).

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Rev. 8/3/22

NEW: Preferred vs. Non-Preferred Pharmacies

- Beginning in 2023 – Health New England Medicare Advantage plans with Rx Coverage (Premium, Plus, Choice, Value, Baystate Health Preferred (HMO) and Compass, Compass Premier (PPO) will now utilize a Preferred/Non-Preferred Pharmacy Network
- If a member uses a **preferred pharmacy** (CVS, Big Y, Baystate Health or Walmart) they will pay a lower copay:
 - \$0 Preferred Generics, \$5 Generics, \$40 Preferred Brand, \$90 Brand, 26/28% Specialty Medications
- If a member uses a **non-preferred pharmacy** (all other in-plan HNE pharmacies...i.e., Walgreens, Stop and Shop, Rite-aid etc.) they will pay the standard copays:
 - \$4 Preferred Generics, \$10 Generics, \$45 Preferred Brand, \$95 Brand, 26/28% Specialty Medications

Important to Note:

This change has no negative impact on current members...as their pharmacy copays will not increase from what they are used to paying, if using a non-preferred pharmacy.



NEW: Senior Savings Model – Insulin Savings

New for 2023 – Health New England will now participate in the Senior Savings Model.

- This will allow members who take insulin to save on their insulin monthly
- Select Insulins will be covered at a cost of \$0-\$35 per month
 - I.e., a member will no longer pay more than \$35 per month for select insulins
- Insulins that are covered under this program will be marked in the formulary with the initials SI (select insulin) next to them
- **Important to note:**
 - Not all insulin will be covered under this program
 - Part D plans are required to include at least one vial and pen dosage from each of the different types of insulins: rapid acting, short acting, intermediate acting and long acting at a maximum of \$35 per 1 month supply through the deductible, initial coverage and coverage gap phases of the benefits
 - During the catastrophic stage, beneficiaries will pay the 5% coinsurance



Please note...with the Inflation Reduction Act that was just passed, we will still offer the Insulin Savings program, but there may be changes to what is noted on this page.

More to Come!

| Medicare Advantage HMO Plans with Rx Coverage

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Medical Benefits

NEW:
Baystate Health
Preferred (HMO)
with Rx

*Available in
Hampden and
Hampshire Counties*

Health New England
**Value (HMO) with
Rx**

Health New England
**Choice (HMO)
With Rx**

Health New England
**Plus (HMO)
With Rx**

Health New England
**Premium (HMO)
With Rx**

Monthly Premium	\$0	\$0	\$46	\$113	\$168
	Must continue to pay your Part B Premium				
Office Visits (\$0 annual preventive exam)	\$0 Primary Care Provider	\$15 Primary Care Provider	\$15 Primary Care Provider	\$10 Primary Care Provider	\$0 Primary Care Provider
	\$30 Specialist	\$45 Specialist	\$40 Specialist	\$35 Specialist	\$20 Specialist
Inpatient Hospital	\$370 per day for days 1-5, per admission	\$370 per day for days 1-5, per admission	\$300 per day for days 1-5, per admission	\$250 per day for days 1-5, per admission	\$150 per day for days 1-5, per admission
Outpatient Surgery	\$400	\$400	\$350	\$250	\$100
Labs/X-rays	\$25 Labs \$25 X-rays	\$25 Labs \$25 X-rays	\$0 Labs \$25 X-rays	\$0 Labs \$15 X-rays	\$0 Labs \$10 X-rays
Out-of-Pocket Maximum	\$6,500	\$6,700	\$5,900	\$4,900	\$4,400
Additional Benefits	Yes	Yes	Yes	Yes	Yes
Travel Benefit	No	No	No	No	No
Prescription Drug Coverage Included	Yes	Yes	Yes	Yes	Yes

Additional Benefits

Baystate Health
Preferred (HMO) with
Rx

*Available in Hampden
and Hampshire
Counties*

Health New England
Value (HMO) with Rx

Health New England
Choice (HMO)
With Rx

Health New England
Plus (HMO)
With Rx

Health New England
Premium (HMO)
With Rx

**Dental Allowance
(Wex Card)**

\$1000 Per Calendar
Year

\$325 Per Calendar Year

\$325 Per Calendar Year

\$325 Per Calendar Year

\$750 Per Calendar Year

**Fitness Center, Weight
Management, Activity
Tracker, Acupuncture
Allowance
(Wex Card)**

\$800 Per Calendar Year

\$150 Per Calendar Year

\$150 Per Calendar Year

\$150 Per Calendar Year

\$150 Per Calendar Year

**Over-the-Counter
Allowance
(First Line Benefits)**

\$160 Per Calendar Year
(\$40 per quarter)

\$160 Per Calendar Year
(\$40 per quarter)

\$160 Per Calendar Year
(\$40 per quarter)

\$160 Per Calendar Year
(\$40 per quarter)

\$160 Per Calendar Year
(\$40 per quarter)

**Eyewear Allowance
(Eye Med)**

\$200 Every Tw o Years

\$200 Every Tw o Years

\$200 Every Tw o Years

\$200 Every Tw o Years

\$200 Every Tw o Years

**Hearing Aids
(TruHearing)**

\$699/\$999
Copay Per Aid
(2 per calendar year)

\$699/\$999
Copay Per Aid
(2 per calendar year)

\$699/\$999
Copay Per Aid
(2 per calendar year)

\$699/\$999
Copay Per Aid
(2 per calendar year)

\$699/\$999
Copay Per Aid
(2 per calendar year)

**Meal Allowance
(Moms Meals)**

7 Meals/14 Days

7 Meals/14 Days

7 Meals/14 Days

14 Meals/28 Days

14 Meals/28 Days

**Wig Coverage for Those
Undergoing/Recently
Undergone
Chemotherapy**

\$350 Per Calendar Year

\$350 Per Calendar Year

\$350 Per Calendar Year

\$350 Per Calendar Year

\$350 Per Calendar Year

Prescription Drug Coverage	Baystate Health Preferred (HMO) with Rx <i>Available in Hampden and Hampshire Counties</i>	Health New England Value (HMO) with Rx	Health New England Choice (HMO) With Rx	Health New England Plus (HMO) With Rx	Health New England Premium (HMO) With Rx
Deductible: Up to \$505	\$270 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications	\$380 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications	\$350 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications	\$250 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications	\$250 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications
Initial Coverage: Up to \$4,660 in drug costs	Preferred Pharmacy: \$0 Preferred Generics; \$5 Generics; \$40 Preferred Brand; \$90 Non-Preferred Drug Non-Preferred Pharmacy: \$4 Preferred Generics; \$10 Generics; \$45 Preferred Brand; \$95 Non-preferred Drug				
	Specialty Medications 26%	Specialty Medication 26%	Specialty Medications 26%	Specialty Medications 28%	Specialty Medications 28%
Coverage Gap: Over \$4,660 in drug costs; up to \$7,400 in out-of-pocket costs	25% Generics; for brand name drugs, you pay 25% of the price or the Health New England negotiated price, whichever is lower.				\$0/\$4 Preferred Generics; 25% for all other Generics; for brand name drugs, you pay 25% of the price or the Health New England negotiated price, whichever is lower.
Catastrophic Coverage: Over \$7,400 in out-of-pocket costs	\$4.15 for Generics and \$10.35 for all other drugs; or 5% coinsurance				
Senior Savings Program (Insulin Savings)	Yes – on all plans with Rx coverage: \$0-\$35 copay Select Insulin				
Mail Order	\$8 Preferred Generics; \$20 Generics; \$90 Preferred Brand, \$285 Non-Preferred Drug				

| Medicare Advantage HMO Plans - No Rx

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Medical Benefits	Health New England Basic (HMO) No Rx	Health New England Premium (HMO) No Rx
Monthly Premium	\$0	\$79
	Must continue to pay your Part B Premium	
Out-of-Pocket Maximum	\$4,900	\$4,400
Office Visits (\$0 annual preventive exam)	\$15 Primary Care Provider	\$0 Primary Care Provider
	\$40 Specialist	\$20 Specialist
Inpatient Hospital	\$275 per day for days 1-5, per admission	\$150 per day for days 1-5, per admission
Outpatient Surgery	\$400	\$100
Lab Work/X-Ray	\$0 Labs/\$20 X-Rays	\$0 Labs/\$10 X-Rays
Additional Benefits	Yes	Yes
Travel Benefit	No	No
Part D Drug Coverage	No	No

Important to note: A Medicare beneficiary **cannot** purchase a Health New England (HMO) no Rx Plan, and then purchase a Stand-Alone Part D drug plan. This is not allowed and they would cancel each other out, i.e., they would lose coverage.



Additional Benefits	Health New England Basic (HMO) No Rx	Health New England Premium (HMO) No Rx
Dental Allowance (Wex Card)	\$250 Per Calendar Year	\$750 Per Calendar Year
Fitness Center, Weight Management, Activity Tracker, Acupuncture Allowance (Wex Card)	\$150 Per Calendar Year	\$150 Per Calendar Year
Over-the-Counter Allowance (First Line Benefits)	\$160 Per Calendar Year (\$40 per quarter)	\$160 Per Calendar Year (\$40 per quarter)
Eyewear Allowance (Eye Med)	\$200 Every Two Years	\$200 Every Two Years
Hearing Aids (TruHearing)	\$699/\$999 Copoly Per Aid (2 per calendar year)	\$699/\$999 Copoly Per Aid (2 per calendar year)
Meal Allowance (Moms Meals)	7 Meals/14 Days	14 Meals/28 Days
Wig Coverage for Those Undergoing/Recently Undergone Chemotherapy	\$350 Per Calendar Year	\$350 Per Calendar Year

| Medicare Advantage PPO Plans with Rx Coverage

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Medical Benefits	Health New England Compass (PPO) with Rx		Health New England Compass Premier (PPO) with Rx	
Monthly Premium	\$0		\$99	
	Must continue to pay your Part B Premium			
Copayments	In-Network	Out-of-Network	In-Network	Out-of-Network
Office Visits (\$0 annual preventive exam)	\$10 Primary Care Provider	\$20 Primary Care Provider	\$10 Primary Care Provider	\$20 Primary Care Provider
	\$45 Specialist	\$65 Specialist	\$40 Specialist	\$65 Specialist
Inpatient Hospital	\$370 per day for days 1-5, per admission	40% coinsurance	\$300 per day for days 1-5, per admission	30% coinsurance
Outpatient Surgery	\$400	40%	\$400	30%
Labs/X-rays	\$25 Labs/\$25 X-rays	40%	\$0 Labs/\$20 X-rays	30%
Out-of-Pocket Maximum	\$6,700 combined in network and out-of-network out-of-pocket maximum		\$4,900 combined in network and out-of-network out-of-pocket maximum	
Additional Benefits	Yes		Yes	
Travel Benefit	Yes		Yes	
Prescription Drug Coverage Included	Yes		Yes	

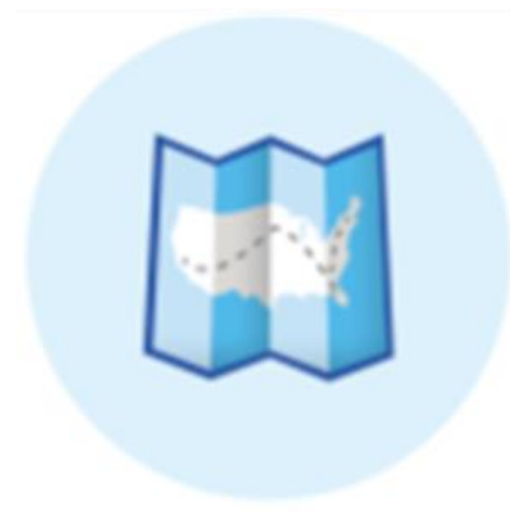
Additional Benefits	Health New England Compass (PPO) with Rx	Health New England Compass Premier (PPO) with Rx
Dental Allowance (Wex Card)	\$325 Per Calendar Year	\$325 Per Calendar Year
Fitness Center, Weight Management, Activity Tracker, Acupuncture Allowance (Wex Card)	\$150 Per Calendar Year	\$150 Per Calendar Year
Over-the-Counter Allowance (First Line Benefits)	\$160 Per Calendar Year (\$40 per quarter)	\$160 Per Calendar Year (\$40 per quarter)
Eyewear Allowance (Eye Med)	\$200 Every Two Years	\$200 Every Two Years
Hearing Aids (TruHearing)	\$699/\$999 Copay Per Aid (2 per calendar year)	\$699/\$999 Copay Per Aid (2 per calendar year)
Meal Allowance (Moms Meals)	7 Meals/14 Days	14 Meals/28 Days
Wig Coverage for Those Undergoing/Recently Undergone Chemotherapy	\$350 Per Calendar Year	\$350 Per Calendar Year

Prescription Drug Coverage	Health New England Compass (PPO) with Rx	Health New England Compass Premier (PPO) with Rx
Deductible: Up to \$505	\$380 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications	\$250 applies to Preferred Brand, Non-Preferred Drug and Specialty Medications
Initial Coverage: Up to \$4,660 in drug costs	Preferred Pharmacy: \$0 Preferred Generics; \$5 Generics; \$40 Preferred Brand; \$90 Non-Preferred Drug Non-Preferred Pharmacy: \$4 Preferred Generics; \$10 Generics; \$45 Preferred Brand; \$95 Non-preferred Drug	
	Specialty Medications 26%	Specialty Medications 28%
Coverage Gap: Over \$4,660 in drug costs; up to \$7,400 in out-of-pocket costs	25% Generics; for brand name drugs, you pay 25% of the price or the Health New England negotiated price, whichever is lower.	
Catastrophic Coverage: Over \$7,400 in out-of-pocket costs	\$4.15 for Generics and \$10.35 for all other drugs; or 5% coinsurance	
Senior Savings Program (Insulin Savings)	Yes – on all plans with Rx coverage: \$0-\$35 copay Select Insulin	
Mail Order	\$8 Preferred Generics; \$20 Generics; \$90 Preferred Brand, \$285 Non-Preferred Drug	

Compass & Compass Premier (PPO) Travel Benefit

The Compass and Compass Premier (PPO) plans have a travel benefit.

- Members can see any provider throughout the US and US territories who participates with Original Medicare, if the provider agrees to accept the plan
- The level of member cost share (copay) will vary depending on the provider they see:
 - **In-network** (provider contracted with HNE Medicare Advantage) = **in-network copay**
 - **Out-of-Network** **within** the **Commonwealth of Massachusetts** (non contracted provider within the Commonwealth of Massachusetts) = **out-of-network copay**
 - Out-of-Network provider **outside** the **Commonwealth of Massachusetts** = **in-network copay**



Medicare Advantage Additional Benefits...

Available on all HNE Medicare Advantage Plans (HMO & PPO)

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022



Routine Eye Exam: one routine eye exam per calendar year with an EyeMed® provider. \$0 copay.

Eyewear: \$200 point-of-sale allowance, once every two years with an EyeMed® provider.



Hearing Aids: save on hearing aids through TruHearing®

- Covered for two TruHearing hearing aids per calendar year. Includes one year of follow-up visits, three-year warranty, 60-day trial period and 80 free batteries per aid. Must use a TruHearing provider.
- Advanced: \$699 copay per aid / Premium: \$999 copay per aid



Over-the-Counter (OTC) Items: up to \$160 per calendar year

- \$40 in credits per quarter.
- Credits expire every three months and do not accumulate.
- The OTC benefit can only be redeemed through First Line Benefits.



Home delivered meals with no cost to our members

- Meal delivery through Mom's Meals.
- Must be ordered within 30 days of discharge from inpatient hospital or skilled nursing facility.
- Up to 28 delivered meals, dependent on plan chosen.



Medical Nutrition Education: up to four one-hour visits per calendar year with an in-plan medical nutritionist. \$0 copay.



Annual Physical Exam includes comprehensive physical, hands-on exam. One per calendar year. \$0 copay.

Annual Wellness Visit: one per calendar year. \$0 copay.

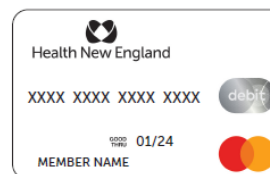
Yearly Flex Card:	Dental	Fitness / Weight Management** / Acupuncture / Activity Tracker
Compass (PPO)	\$325 per calendar year	\$150 per calendar year
Compass Premier (PPO)	\$325 per calendar year	\$150 per calendar year
Baystate Health Preferred (HMO)* *Only available in Hampden and Hampshire counties	\$1,000 per calendar year	\$800 per calendar year **Can be used for Fitness, Weight Management, Activity Tracker, Acupuncture, Eyewear beyond benefit limit, Hearing Aids beyond benefit limit.
Value (HMO)	\$325 per calendar year	\$150 per calendar year
Choice (HMO)	\$325 per calendar year	\$150 per calendar year
Plus (HMO)	\$325 per calendar year	\$150 per calendar year
Premium (HMO)	\$750 per calendar year	\$150 per calendar year
Basic no Rx (HMO)	\$250	\$150 per calendar year
Premium no Rx (HMO)	\$750 per calendar year	\$150 per calendar year



NEW: Wex Debit Card

- Replaces our standard member reimbursement process for Dental and Fitness Allowances on all Medicare Advantage plans.
 - I.e., Members will no longer submit for Dental or Fitness allowances starting for CY2023
- Members will have a set allowance for Dental services and a set allowance for Fitness, Weight Management, Acupuncture and Fitness Tracker*
- When they use a dental provider, fitness center, weight management center, acupuncturist and/or purchase a fitness tracker...they can swipe their HNE Wex debit card and pay for services using this
 - The card can not be used for anything other than these set items and it will be declined if trying to use it for something that isn't an approved expense.
- Cards will be mailed in January and/or upon enrollment if after 1/1/2023
 - Cards stay with the member from year to year
 - Cards can be replaced if lost/stolen by calling Wex customer services, logging into their member portal, IVR, mobile app.

NEW! Additional Benefits Card



To help you make healthy and important lifestyle choices more easily, Health New England is introducing a new Medicare Advantage Additional Benefits Card. This convenient pre-loaded debit card gives members access to allowances such as dental, fitness center, weight management programs, acupuncture and activity tracker.

Your card will work like any other debit card. No more need to fill out reimbursement forms or worry about saving receipts – just swipe to pay and be on your way!

Each Additional Benefits Card allowance is subject to the limits described in the chart below.

Allowances Chart	Amount
Dental—Allowance on Additional Benefits Card per calendar year.	Baystate Health Preferred: \$1000 Premium & Premium No Rx: \$750 Basic No Rx: \$250 All other plans: \$325
Fitness Center, Weight Management Programs, Acupuncture, and Activity Tracker—Combined total reimbursement per calendar year. <i>*For Baystate Health Preferred plan ONLY - these funds can be used to pay the remainder of costs for eyewear/hearing aids beyond point-of-service discount.</i>	Baystate Health Preferred: \$800* All other plans: \$150
Note: Each allowance is paid on a calendar year basis. A calendar year is the twelve month period from January to December. Any unused portion of an allowance cannot be carried over from one year to the next.	

Upon enrollment in a Health New England Medicare Advantage plan, your Additional Benefits Card will be mailed to you via USPS. Below is what you will get along with your card.

- ✓ Welcome kit containing your card & a welcome letter
- ✓ Activation & log-in instructions
- ✓ Online portal & mobile app to access account information, card balances & transactions
- ✓ Customer service support



(844) 319-7458 | TTY: 711

Your 2023 Hearing Coverage

Your benefit covers up to two Advanced or Premium hearing aids per year at low copayments.



TruHearing Advanced
11 Styles | 32 Channels

TruHearing Premium
14 Styles | 48 Channels

Your Plan	Retail: \$2,320/aid	Retail: \$3,250/aid	Routine Exam In-Network*
Medicare Advantage Plans	\$699 copay/aid	\$999 copay/aid	See your Evidence of Coverage

Rechargeable battery option is available in select styles at no additional cost.

Schedule an appointment
(844) 319-7458 | TTY: 711
Hours: 8:00 am to 8:00 pm, Mon-Fri

Your benefit also includes:

- + Risk-free 60-day trial period
- + 1 year of follow-up visits
- + 80 free batteries per non-rechargeable hearing aid
- + Full 3-year manufacturer warranty

* Ask your provider to enable virtual appointments. In-app interfacing requires provider activation.

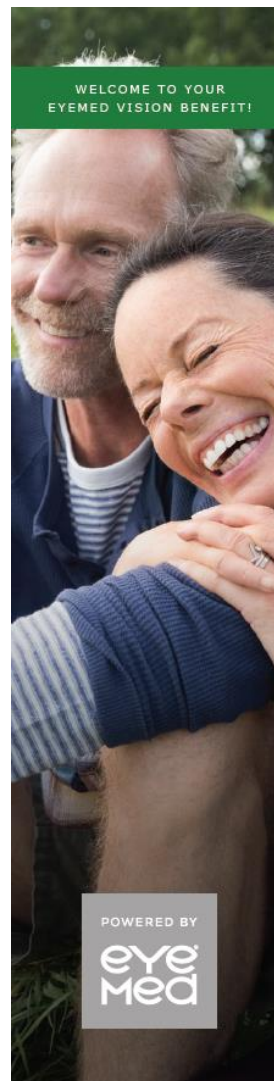
2 Available on select models.

3 Smartphone-compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Some TruHearing models connect to Android® phones directly. Connectivity also available to many Android phones with use of an accessory. TV streaming available through most TVs with use of an accessory.

4 Must be performed by a TruHearing network provider.

Health New England Medicare Advantage is an HMO, HMO-POS, and PPO Plan with a Medicare contract. Enrollment in Health New England Medicare Advantage depends on contract renewal. Other providers are available in our network. ATTENTION: If you speak any language other than English, language assistance services, free of charge, are available to you. Call (413) 787-0010 (TTY 711). Health New England cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (413) 787-0010 (TTY 711). Health New England cumpre as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para (413) 787-0010 (TTY 711).

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Vision benefits never looked so good

WITH YOUR HEALTH NEW ENGLAND MEDICARE ADVANTAGE VISION BENEFITS, YOU...

- Pay nothing for one routine eye exam with refraction per calendar year when performed by an in-network EyeMed provider.
- Get an allowance at point of service every two years on prescription eyewear, including eyeglass lenses and/or frames and contact lenses when obtained at an in-network EyeMed provider.
- Have access to one of the nation's largest networks of independent eye doctors and national retail and regional retail providers.
- Receive care when it's convenient for you – with extended weeknight and weekend hours and online appointment scheduling through EyeMed.

\$200
allowance at point of service every two years on prescription eyewear

Plus...
40% off
additional pairs of glasses or prescription sunglasses¹

20% off
any remaining balance over the frame allowance²

To find an in-network EyeMed provider near you and to learn more, go to **eyemed.com** (select "Access" in the Choose Network drop-down menu) or call **(866) 723-0596**.



* Available at in-network EyeMed provider locations. 2 Not insured benefits. Discounts on non-covered services may not be available through all providers or in all stores. PDF-1909-R-768

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Rev 8/3/22

Y0158_2023_100_M Accepted



Shop over-the-counter (OTC) care at no cost to you

FirstLine Essentials is an OTC benefit that gives you credits to spend on OTC care. Shop toothpaste, pain relief, vitamins, cough drops and more. Shop the OTC catalog, or go online to maximize your benefit with even more options. As a member, it's all included with your Health New England Medicare Advantage plan.

Choose from
250+
products

How it works

1. A credit is added to your account every three months.
2. Use your credits to buy over-the-counter products.
3. Credits expire every three months.

Questions?

- Call us toll-free at (877) 443-3314, TTY 711, Monday – Friday, 8 a.m. – 8 p.m. (Oct. 1 – Mar. 31, 8 a.m. – 8 p.m., seven days a week).
- Or visit healthnewengland.org/medicare/otc-2023



FirstLine Benefits™ is an affiliate of OptumRx® and is the supplier of all materials within this mailing. The OTC benefit can only be redeemed through FirstLine Benefits. Credits expire every three months and do not accumulate. Health New England Medicare Advantage is an HMO, HMO-POS and PPO Plan with a Medicare contract. Enrollment in Health New England Medicare Advantage depends on contract renewal. Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATTENTION: If you speak any language other than English, language assistance services, free of charge, are available to you. Call (413) 787-0010 or TTY 711. Health New England cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (413) 787-0010 o TTY 711. Health New England cumple as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para (413) 787-0010 ou TTY 711.

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Y0158_2023_157_M Accepted

SFpre-HNEESS-2023



Sample Menu*

BREAKFAST
BREAKFAST SANDWICH
and Fruit Crisp
COLBY CHEESE OMELET
with French Toast Sticks
and Turkey Sausage

LUNCH
BEEF STEW
with Cornbread

PORK STIR FRY RICE
and Spiced Fruit Medley

DINNER
CHEESE LASAGNA
with Marinara Sauce
and Fruit Crisp

BBQ CHICKEN WITH
POTATO MEDLEY
and Seasoned Green Beans

Mom's Meals offers menus that meet the nutritional requirements for most major health conditions.



Mom's Meals continues to help me heal. After my surgery, I was told to stay off my feet. Thanks to the ease of your meals, I have been able to do so. I LOVE IT!

- Happy Customer

*Meals/menu availability are dependent on plan benefit.

If you have questions about this service, contact Health New England's Care Management team at (800) 842-4464 or (413) 787-4000, ext. 3940. www.momsmeals.com

Health New England Medicare Advantage is an HMO, HMO-POS, and PPO Plan with a Medicare contract. Enrollment in Health New England Medicare Advantage depends on contract renewal. You must use Mom's Meals to receive this service. Other providers are available in our network. Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATTENTION: If you speak any language other than English, language assistance services, free of charge, are available to you. Call (413) 787-0010 (TTY 711). Health New England cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (413) 787-0010 (TTY 711). Health New England cumple as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para (413) 787-0010 (TTY 711).

Y0158_2023_106_C

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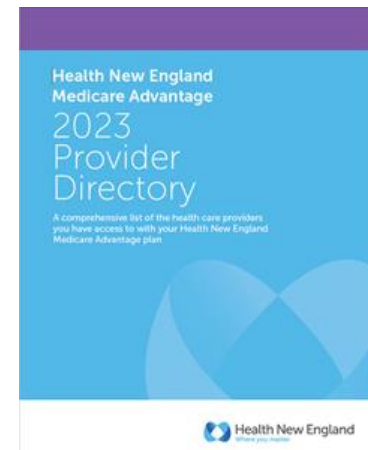
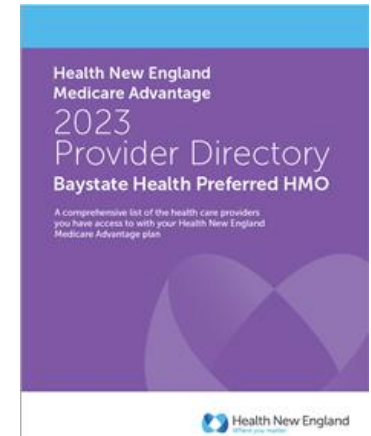
| Medicare Advantage Provider Network

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Health New England has a comprehensive provider network with over 11,000 Medicare Advantage providers in Hampden, Hampshire, Franklin, Berkshire Counties, Northern Connecticut and Southwest Vermont

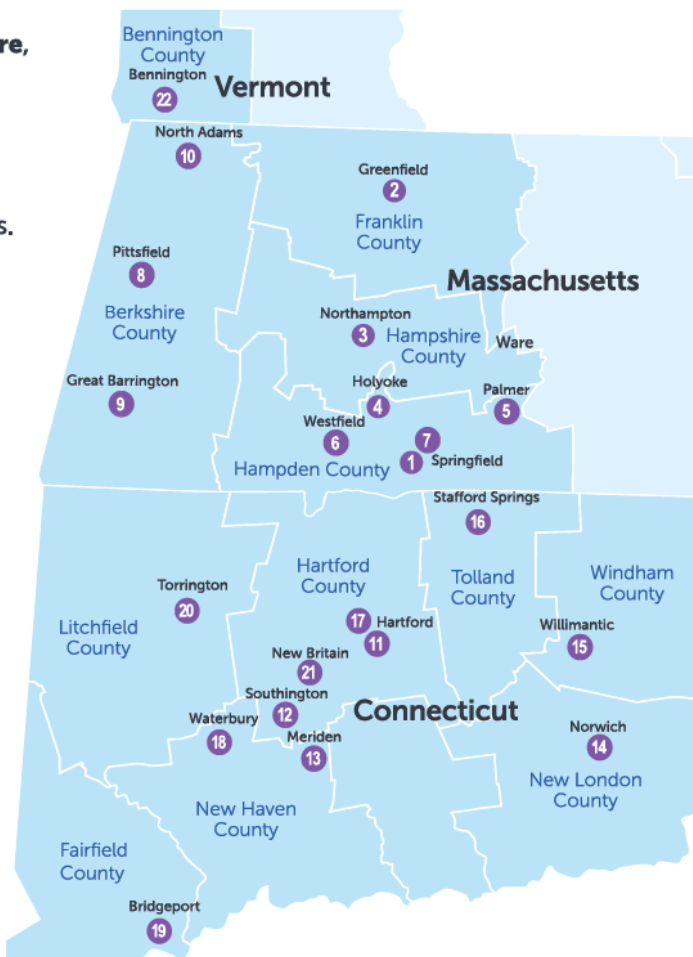
Providers can be found:

- Using our online search tool:
<https://www.healthnewengland.org/medicare/Home/Find-Provider>
 - Updated weekly
- Reviewing our hard copy provider directories
 - Updated monthly
- It's important to note, we will have two different provider directories for 2023
 - **Purple** = Baystate Health Preferred (HMO)
 - **Blue** = All other HNE Medicare Advantage Plans (HMO and PPO)
- Our PPO members have access to both in-network (doctors within our directory) or out-of-network providers (not listed in our directory, but accept Original Medicare)
 - See special travel benefit under the PPO plan section for details on cost sharing



Health New England's Medicare Advantage Hospital and Emergency Services Network

Only residents of **Berkshire, Franklin, Hampden and Hampshire** counties in Western Massachusetts are eligible for Health New England Medicare Advantage plans.



Massachusetts Hospitals

- 1 Baystate Medical Center - Springfield, MA
- 2 Baystate Franklin Medical Center - Greenfield, MA
- 3 Cooley Dickinson Hospital - Northampton, MA
- 4 Holyoke Medical Center - Holyoke, MA
- 5 Baystate Wing Hospital & Medical Centers - Palmer, MA
- 6 Baystate Noble Hospital - Westfield, MA
- 7 Mercy Medical Center - Springfield, MA
- 8 Berkshire Medical Center - Pittsfield, MA
- 9 Fairview Hospital - Great Barrington, MA
- 10 Northern Berkshire Campus of BMC - North Adams, MA (non-admitting hospital)

Connecticut Hospitals

- 11 Hartford Hospital - Hartford, CT
- 12 The Hospital of Central Connecticut - Southington, CT
- 13 MidState Medical Center - Meriden, CT
- 14 William W. Backus Hospital - Norwich, CT
- 15 Windham Hospital - Willimantic, CT
- 16 Johnson Memorial Hospital - Stafford Springs, CT
- 17 Saint Francis Hospital and Medical Center - Hartford, CT
- 18 Saint Mary's Hospital - Waterbury, CT
- 19 St. Vincent's Medical Center - Bridgeport, CT
- 20 Charlotte Hungerford Hospital - Torrington, CT
- 21 The Hospital of Central Connecticut - New Britain, CT

Vermont Hospitals

- 22 Southwestern Vermont Medical Center - Bennington, VT

Baystate Health Preferred (HMO) PCP Network:

*****Important for the new Baystate Health Preferred HMO Plan*****

Hampden County:

- BMP– Northern Edge, 3400B Main Street, Springfield, MA 01107/ 413-794-8777
- BMP – Brightwood Health Center, 380 Plainfield Street, Springfield, MA 01107/ 413-794-4458
- Baystate High Street Health Center Adult Medicine, 140 High Street C, Springfield, MA 01105/ 413-794-8428
- Baystate Mason Square Neighborhood Health Center, 11 Wilbraham Rd, Springfield, MA 01109/ 413-794-3710
- BMP Adult Medicine, 2344 Boston Rd, Wilbraham, MA 01095/ 413-596-5550
- BMP West Side Adult Medicine, 46 Daggett Drive 3rd Floor, West Springfield, MA 01089/ 413-794-9110
- Baystate Primary Care, 24 North Westfield Street, Feeding Hills, MA 01030/ 413-831-7831
- Baystate Primary Care, 21 Dwight Rd Suite 104, Longmeadow, MA 01106/ 413-795-4555
- Baystate Primary Care, 40 Wright Street, Palmer, MA 01069/ 413-370-7892
- Baystate Primary Care, 57 Union Street Suite 201, Westfield, MA 01085/ 413-831-7950

Hampshire County:

- Baystate Family Medicine, 325B King Street, Suite 102, Northampton, MA 01060/ 413-387-4100
- BMP Adult Medicine, 470 Granby Rd, South Hadley, MA 01075/ 413-794-8700
- BMP Quabbin Adult Medicine, 95 Sargent St, Belchertown, MA 01007/ 413-323-7212

Franklin County:

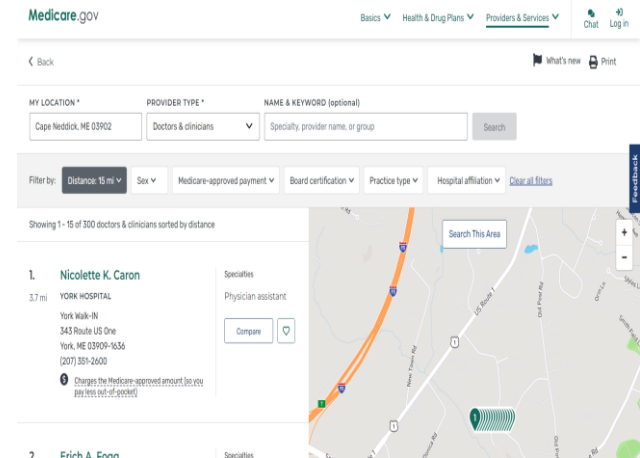
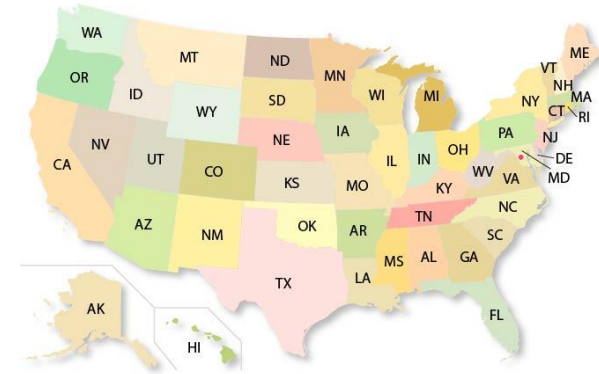
- Baystate Family Medicine, 48 Sanderson Street, Greenfield, MA 01301/ 413-773-2022

Remember:

- Medicare Beneficiaries **must live in Hampden or Hampshire Counties** to purchase the Baystate Health Preferred (HMO) plan
- Beneficiaries must have a PCP at a Baystate Medical Practice.
- If not already established, the beneficiary will need to call and find a Dr. PA, NP accepting new patients. This will be a required field on the enrollment form.
- Can see all specialists listed in the HNE provider directory.

Compass PPO Provider Network:

- **Three levels of cost sharing:**
 - **In-Network** = all providers in the Health New England Medicare Advantage Provider Directory
 - **Out-of-Network** = all providers **within** the Commonwealth of Massachusetts (MA) who accept Original Medicare, **but** who are not contracted with HNE's Medicare Advantage plan
 - **In-Network** = all providers **outside** of the Commonwealth of Massachusetts (anywhere in the US...except MA) who accept Original Medicare
- Finding a provider who accepts Original Medicare:
 - <https://www.medicare.gov/care-compare/>
- Finding a Health New England Provider
 - <https://www.healthnewengland.org/medicare/Home/Find-Provider>



| Medicare Advantage Key Selling Features

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

New for 2023:

- Baystate Health Preferred (HMO) plan
 - \$0 monthly premium
 - \$0 PCP
 - \$0 Preferred Generic Prescriptions at Preferred Pharmacy
 - \$1000 Dental allowance
 - \$800 Fitness, Weight Management and Wellness Allowance
 - Must see a Baystate Medical Practice PCP
 - Only available in Hampden and Hampshire Counties
- Preferred Pharmacies – CVS, Walmart, Big Y and Baystate Health
 - Preferred Generics starting at \$0 per month
- Insulin Savings Plan – members will pay no more than \$35 per month for select insulins
- Increase dental allowance on all plans with Rx coverage
- Lowered PCP copays Premium & Plus
- Lowered monthly premium on Premium plan
- Lowered Urgent Care Copays
- Added Wex Flex Card for Easy Reimbursement

Key Selling Features:

- Variety of Plans to Choose From, starting at \$0 monthly premium (both HMO and PPO plans)
 - **HMO**
 - 5 with Rx
 - 2 with no Rx
 - **PPO**
 - 2 with Rx
- PPO plans have a special travel benefit – allows members to see the providers they want.
- No referrals to see in-network specialists
- No medical deductibles
- \$0 annual physical and \$0 annual well-care visit
- \$0 routine eye exam with refraction
- Enhanced eyewear allowance - \$200 every two calendar years
- Access to Baystate Health and all hospitals in Western, MA
- We are local – we live here and understand the community needs.

| Medicare Supplement – Important to Know

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Medicare Supplement = Standardized Plans

- All Medicare Supplement (Medigap) plans must follow State and Federal laws
- All policies have to offer the same set of basic benefits
- Difference between carriers is:
 - Monthly Premium
 - Premium Discount
 - Customer Service Support
 - Additional Benefits (fitness, eyewear etc.)
- Most states offer plans A – N, except **Massachusetts**, Minnesota and Wisconsin
- In Massachusetts we offer three standard plans:
 - Core
 - Supplement 1 (only certain people can enroll in this plan, grandfathered plan)
 - Supplement 1A

Important to Know:

- Massachusetts Medicare Supplement plans are guaranteed renewable – as long as a beneficiary pays their premium, they can stay on the plan.
- Massachusetts Medicare Supplement plans are portable. The beneficiary has to be a resident of Massachusetts at time of purchase, but if they move – they can keep the plan.
- Massachusetts Medicare Supplement plans have to be accepted by any provider who accepts Original Medicare. If your clients have a problem with this, please reach out to the HNE Medicare Sales Manager.
- Massachusetts Medicare Supplement plans are community rated. This means premiums cannot vary based on age.
- Massachusetts Medicare Supplement plans prohibit pre-existing condition waiting periods.
- Massachusetts Medicare Supplement plans offer a **continuous open enrollment period**. I.e., can join or drop coverage at anytime during the calendar year.
- Massachusetts Medigap plans do not have to be offered to those under the age of 65 who are eligible for Medicare due to having End Stage Renal Disease (ESRD)
 - Health New England's Medicare Supplement plans **are not** offered to those under the age of 65 who are Medicare eligible due to ESRD.

| Medicare Supplement Competitive Landscape

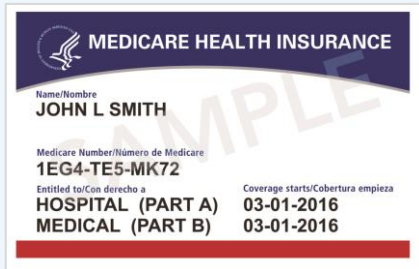
Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

2022 - 2023 Medicare Supplement Plans – Commonwealth of Massachusetts

Plan Name:	Core 2022:	Core 2023:	Supplement 1A 2022:	Supplement 1A 2023:	Supplement 1 2022:	Supplement 1 2023:
AARP – UnitedHealth Care	\$145		\$203		\$261	
BCBS of Massachusetts	\$113.58		\$190.55		\$226.29	
Fallon Health and Life Assurance Company Inc.	\$138		\$185		\$229	
Harvard Pilgrim Health Care Inc.	\$136		\$195		\$242	
Health New England	\$126	\$138	\$185	\$200	\$227	\$249
Humana	\$192.44		\$308.19		\$318.49	
Humana Healthy Living	\$205.79		\$321.54		\$331.84	
Tufts Insurance Company	\$129		\$195.50		\$228.50	
United Healthcare Insurance	\$144.25		\$201.75		\$259.00	

| Medicare Supplement Product Portfolio - 2023

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022



Part D
(Prescription
Drug Coverage)



**Medicare
Supplemental
Insurance Policy.**
(Medigap)

You can join a Medicare Supplement plan if:

- ✓ You reside in Massachusetts.
- ✓ You are entitled to Medicare Part A, enrolled in Medicare Part B, and you continue to pay your Medicare Part B premium.
- ✓ You may also be eligible if you are under the age of 65 and have a disability other than end-stage renal disease.

Important to know:

- ✓ Medicare is your primary insurance and pays your medical bills first.
- ✓ Health New England is your secondary insurance.
- ✓ Medicare Supplement plans cover what Original Medicare covers and help fill in gaps to Original Medicare like copays and deductibles.
- ✓ Can see any provider throughout the U.S. and U.S. territories that accepts Original Medicare.
- ✓ Prescription drug coverage is not included; must purchase a stand-alone Part D drug plan.

Medicare Supplement Plan – Eligibility Requirements

Eligibility Information	Medicare Supplement Core Medicare Supplement 1A	Medicare Supplement 1
<ul style="list-style-type: none"> Turned 65 and/or gained Medicare status (Part A and Part B eligibility prior to January 1, 2020 Disabled Medicare Eligible individuals under the age of 65, who gained Medicare status due to disability (other than End Stage Renal Disease) prior to January 1, 2020 	X	X
<ul style="list-style-type: none"> Turned 65 and/or gained Medicare status (Part A and Part B eligibility on/after January 1, 2020 Disabled Medicare eligible individuals under the age of 65, who gained Medicare status due to disability (other than End Stage Renal Disease) on/after January 1, 2020 	X	
Continuous Open Enrollment Period	Yes	Must remain in this plan for 12 months, prior to switching to a Medicare Supplement 1A plan within the same organization.

Basic Benefits Included	Medicare Supplement Core \$ per month	Medicare Supplement 1A \$ per month	Medicare Supplement 1 \$ per month
Part A Deductible for Hospital Days 1-60	You Pay	Plan Covers	Plan Covers
Skilled Nursing Facility Copayments	You Pay	Plan Covers	Plan Covers
Part B Annual Deductible	You Pay	You Pay	Plan Covers
Wellness Reimbursement	Not Covered	Reimbursement up to \$150 per calendar year	Reimbursement up to \$150 per calendar year

All Massachusetts Medicare Supplement plans cover you for the same set of core benefits. Basic Benefits in all plans include:

- ✓ **Inpatient Hospital Care:** Covers the Medicare Part A coinsurance, plus coverage for 365 additional days after Medicare coverage ends
- ✓ **Medical Costs:** Covers the Medicare Part B coinsurance (generally 20% of Medicare-approved amount)
- ✓ **Blood:** Covers the first 3 pints of blood each year
- ✓ Part A hospice coinsurance or copayment
- ✓ State-mandated benefits



You are covered throughout the U.S. and U.S. territories and must use a provider, doctor or hospital that accepts Original Medicare.



Under Health New England Medicare Supplement 1 & Supplement 1A plans, you are covered for \$150 per calendar year to use towards:

Fitness Club Membership	Weight Watchers®	School and Town Sports	Aerobic/Wellness Class
Personal Trainer Fees	Nutrition Classes	Mindfulness Classes	Ski Tickets
Fitness Equipment and Devices	Athletic Event Registration Fees	Golf Lessons or Rounds of Golf	Community Supported Agriculture or Farm Shares



You do not require a Primary Care Provider or a referral to see a specialist.



Part D drug coverage is not included; you must purchase a Part D drug plan separately.



Foreign Travel:

Health New England has added Foreign Travel to the Medicare Supplement Core, Supplement 1 and Supplement 1A plans

- This is for medical emergencies while traveling outside of the United States only
- The following services are not covered under Foreign Travel:
 - Routine or preventive services
 - Services that could have been received before leaving the United States (even if receiving those services would have delayed travel plans)
 - Transportation other than ambulance transport to the nearest hospital
 - Transportation back to the United States
 - Services that would not have been covered by Medicare or the Plan in the United States
- Members generally pay out of pocket and submit for reimbursement upon their return to the US.
 - Need to have an itemized receipt translated into US currency and English

| Medicare Supplement Plan Premium Discount - 2023

Created by:
Sarah A. Fernandes
Medicare Sales Manager
09/05/2022

Premium Discount:

Massachusetts Medicare Supplement plans may offer a **premium discount** to those who are age 65+ who have enrolled in Medicare Part B for the first time within 6 months of joining an HNE Medicare Supplement plan.

- **Important to note...**
 - HNE does not offer a family discount on our Medicare Supplement plans.
 - Premium discount is not offered for those under age 65

211 CMR: DIVISION OF INSURANCE 71.12:

To the extent permitted by federal law, as of January 1, 1995, an Issuer may discount the premium for such Medicare Supplement Insurance Policy for a person who has enrolled during the six-month period beginning at the time the person become initially eligible for coverage after 65 years of age.

Any discount may not exceed 15% annually and may not be applied for more than three years from the date the Eligible Person first receives coverage.

Each annual discount shall be applied against the premium for that year.

You may be eligible to save on your Health New England Medicare Supplement monthly premium!



- **Individuals eligible for Medicare Parts A & B who are 65 and older and who enroll in Medicare Part B for the first time within 6 months of joining Health New England's Medicare Supplement plan will receive a discount off the base rate of coverage.**
 - ✓ 2023 discount is to be determined. Waiting for DOI review/approval.

Medicare Supplement Premium Discount

Off Exchange	2023: HNE Rate No Discount	2023: HNE Rate with Premium Discount
Core	\$	\$ per month discount
Medicare Supplement 1	\$	\$ per month discount
Medicare Supplement 1A	\$	\$ per month discount



Baystate Health

ADVANCING CARE. ENHANCING LIVES.

Baystate Health is nationally recognized as a leader in healthcare quality and safety. Baystate has been providing compassionate care in western Massachusetts for more than 145 years with roots dating back to the founding of Springfield City Hospital in 1873.



CARING FOR A
**POPULATION OF
MORE THAN 800K**
IN WESTERN MASS



5
HOSPITALS

NEARLY
13,000
EMPLOYEES



700⁺ EMPLOYED
PHYSICIANS
850⁺ COMMUNITY
PHYSICIANS

80
MEDICAL PRACTICES

Urban Health Centers | Home Care Services | Hospice Services

UMass Chan Medical School - Baystate