



MASS ADVANTAGE

PLAN TO LOVE YOUR PLAN

# Agenda

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- 1) Certification Requirements
- 2) Medicare Basics & Plan Information
- 3) Enrollment & Disenrollment
- 4) Working with Mass Advantage
- 5) Love Our Brokers

# **SECTION 1: CERTIFICATION REQUIREMENTS**



**MASS ADVANTAGE**

# Becoming a Mass Advantage Broker

Agents must:

- Be licensed in the state of Massachusetts
- Carry an Errors and Omissions (E&O) policy
- Complete the most recent version of AHIP Medicare + Fraud, Waste, and Abuse Training
- **Complete the Mass Advantage Training & Product Certification**
  - Exam must be completed with a minimum score of 85%

## Mass Advantage Broker Checklist



### Mass Advantage Broker Contact Information

Email: [Brokers@MassAdvantage.com](mailto:Brokers@MassAdvantage.com) / Phone: +1 774-701-1411

### Becoming a Broker with Mass Advantage

#### 1 New Agent

- ☐ Complete Mass Advantage Contract / Mass Advantage Application
- ☐ Massachusetts Producer License
- ☐ Submit Financial Documents (W9, EFT, Void Check)
- ☐ Errors & Omissions Declaration Page (Exclusions apply)
- ☐ Completed AHIP Certificate
- ☐ Complete Mass Advantage Training & Successfully pass the Mass Advantage Certification

#### 2 Returning Agent

- ☐ Errors & Omissions Declaration Page (Exclusions apply)
- ☐ Completed AHIP Certificate
- ☐ Complete Mass Advantage Training & Successfully pass the Mass Advantage Certification

# **SECTION 2: MEDICARE BASICS AND PLAN INFORMATION**



**MASS ADVANTAGE**

# What is Mass Advantage?

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We are:

- A Medicare Advantage Plan created through a joint venture led by UMass Memorial Health Ventures
- Proudly local, exclusive to Medicare eligible residents of Worcester County
- Designed with extensive input from UMass Memorial Health providers for optimal care experience
  - Creating a partnership between the 2 organizations to simplify healthcare for providers and members by reducing administrative burden
- Offering access to the world class resources of UMass Memorial Health (UMMH)
  - Focused on continuous quality improvement through innovation & collaboration

# What is Medicare Advantage?



What is  
**Medicare Advantage?**

- Also known as **Medicare Part C**
- Includes hospital, medical and may include prescription drug coverage in one plan
- **Most plans included supplemental benefits**  
(dental, fitness, hearing, vision etc.)
- Members issued **single ID card for all services**



Beneficiaries are eligible for  
**Medicare Advantage**  
if they...

- ✓ **Have Original Medicare insurance parts A & B** and continue to pay their Part B premium
- ✓ **Permanently live** within the Medicare Advantage plan's service area  
Mass Advantage is available to residents of Worcester County



# Network

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- Mass Advantage is a **Medicare Advantage plan** created by local people for local people. It's a plan that **provides access to the largest health care system** in Central Massachusetts – **UMass Memorial Health**.
- Access to more than 1,700 providers in the region
- Local Hospitals:
  - UMass Memorial Medical Center – (Worcester)
  - UMass Memorial Health – HealthAlliance – Clinton Hospital (Fitchburg, Clinton & Leominster)
  - UMass Memorial Health – Marlborough Hospital (Marlborough)
  - UMass Memorial Health – Harrington Hospital (Southbridge)
  - Milford Hospital
  - Athol Hospital
  - Heywood Hospital



# Provider Requirements

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- All beneficiaries enrolled in one of our HMO options will need to select an in-network Primary Care Provider (PCP) who will coordinate all care
- If a PCP is not selected, one will be chosen for the member
- Referrals are needed for all specialty care on HMO plan options
- **Agents are responsible** for determining network status of all providers prior to enrollment
- PCPs can be updated simply by calling customer service:
  - HMO: 844-918-0114
  - PPO: 844-915-0234

## UMass Memorial URGENT CARE CENTERS



**WORCESTER**  
348 Greenwood Street  
500 Lincoln Street

**FITCHBURG**  
380 John Fitch Highway

**LEOMINSTER**  
510 N. Main Street

**MARLBOROUGH**  
757 Boston Post Road

**NORTHBOROUGH**  
333 Southwest Cutoff

**OXFORD**  
78 Sutton Avenue

**WEBSTER** (E.R. Open 24/7)  
340 Thompson Road

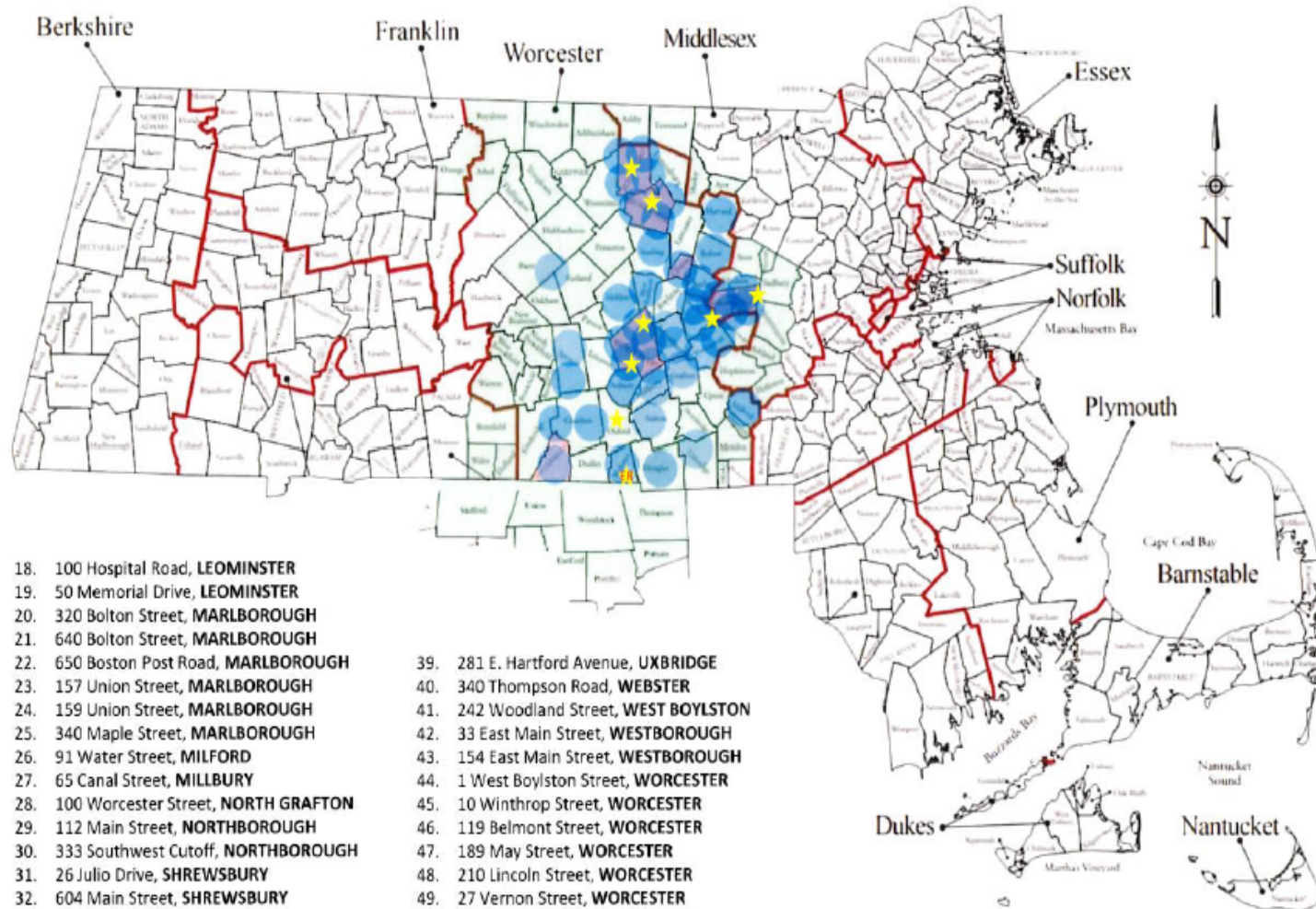
## UMass Memorial PHYSICIAN LOCATIONS



1. 103 Millbury Street, **AUBURN**
2. 151 Worcester Road, **BARRE**
3. 44 Central Street, **BERLIN**
4. 563 Main Street, **BOLTON**
5. 201 Highland Street, **CLINTON**
6. 10 North Main Street, **CHARLTON**
7. 20 Southbridge Road, **CHARLTON**
8. 15 West Street, **DOUGLAS**
9. 47 Ashby State Road, **FITCHBURG**
10. 275 Nichols Road, **FITCHBURG**
11. 326 Nichols Road, **FITCHBURG**
12. 155 Franklin Road, **FITCHBURG**
13. 76 Summer Street, **FITCHBURG**
14. 198 Ayer Road, **HARVARD**
15. 52 Boyden Road, **HOLDEN**
16. 80 Erdman Way, **LEOMINSTER**
17. 60 Hospital Road, **LEOMINSTER**

18. 100 Hospital Road, **LEOMINSTER**
19. 50 Memorial Drive, **LEOMINSTER**
20. 320 Bolton Street, **MARLBOROUGH**
21. 640 Bolton Street, **MARLBOROUGH**
22. 650 Boston Post Road, **MARLBOROUGH**
23. 157 Union Street, **MARLBOROUGH**
24. 159 Union Street, **MARLBOROUGH**
25. 340 Maple Street, **MARLBOROUGH**
26. 91 Water Street, **MILFORD**
27. 65 Canal Street, **MILLBURY**
28. 100 Worcester Street, **NORTH GRAFTON**
29. 112 Main Street, **NORTHBOROUGH**
30. 333 Southwest Cutoff, **NORTHBOROUGH**
31. 26 Julio Drive, **SHREWSBURY**
32. 604 Main Street, **SHREWSBURY**
33. 369 Main Street, **SPENCER**
34. 118 West Main Street, **SPENCER**
35. 50 Leominster Road, **STERLING**
36. 225 Leominster Road, **STERLING**
37. 100 South Street, **SOUTHBRIDGE**
38. 188 Worcester-Providence Tpke, **SUTTON**

## SERVICE AREA MAP



39. 281 E. Hartford Avenue, **UXBRIDGE**
40. 340 Thompson Road, **WEBSTER**
41. 242 Woodland Street, **WEST BOYLSTON**
42. 33 East Main Street, **WESTBOROUGH**
43. 154 East Main Street, **WESTBOROUGH**
44. 1 West Boylston Street, **WORCESTER**
45. 10 Winthrop Street, **WORCESTER**
46. 119 Belmont Street, **WORCESTER**
47. 189 May Street, **WORCESTER**
48. 210 Lincoln Street, **WORCESTER**
49. 27 Vernon Street, **WORCESTER**
50. 279 Lincoln Street, **WORCESTER**
51. 281 Lincoln Street, **WORCESTER**
52. 291 Lincoln Street, **WORCESTER**
53. 55 Lake Ave North, **WORCESTER**
54. 67 Belmont Street, **WORCESTER**
55. 85 Prescott Street, **WORCESTER**

# Plans and Benefits

## HMO

### MASS ADVANTAGE BASIC



**\$0 monthly plan premium**  
Most affordable plan



Obtain care from **providers within our UMass Memorial network**

### MASS ADVANTAGE PLUS



**\$100 monthly plan premium**  
Generally lower out of pocket costs



Obtain care from **providers within our UMass Memorial network**

## PPO

### MASS ADVANTAGE PREMIERE



**\$0 monthly plan premium**  
Competitive in and out of network cost sharing



In addition to our providers within UMass Memorial Health network, **the flexibility to use providers nationwide**



MASS ADVANTAGE

# Part C Highlights

	<b>\$0 Basic HMO</b>	<b>\$100 Plus HMO</b>	<b>\$0 Premiere PPO (INN)</b>
MOOP	\$6,500 (\$7,550)	\$3,450	\$6,550 (\$7,550)
PCP Copay	\$0 (\$5)	\$0 (\$10)	\$0
Inpatient Hospital	\$370/Day 1-5 (\$335/Day 1-6)	\$150/Day 1-5 (\$200/Day 1-5)	\$350/Day 1-5 (\$335/Day 1-6)
Labs / Diagnostic Tests	\$0 - Labs (\$5) \$20 - Diagnostic Tests (\$30)	\$0 - Labs \$0 - Diagnostic Tests (\$5)	\$0 – Labs (\$5) \$20 - Diagnostic Tests
Urgent Care	\$10 (\$45)	\$0 (\$15)	\$40
X-ray	\$0 - X-ray (\$15) \$250 - CT/PET/MRI	\$0 - X-ray (\$15) \$225 - CT/PET/MRI (\$250)	\$0 - X-ray (\$15) \$150 - CT/PET/MRI (\$200)
Physical Therapy	\$10	\$0 (\$10)	\$30 (\$10)
Speech Therapy	\$10 (\$40)	\$0 (\$35)	\$30 (\$40)
Occupational Therapy	\$20 (\$40)	\$0 (\$20)	\$30 (\$40)
Diabetic Supplies	0% Monitoring supplies (20%) \$0 Self-Management Training	0% Monitoring supplies (20%) \$0 Self-Management Training	0% Monitoring supplies (20%) \$0 Self-Management Training

## Key:

Denotes benefit improved YoY; Denotes benefit degraded YoY; Denotes benefit range is not directly comparable YoY;

Denotes no change YoY. ( ) denotes PY'22 benefit amount



# Part D Highlights

	\$0 Basic HMO	\$100 Plus HMO	\$0 Premiere PPO
<b>Part D deductible</b>	\$195 (\$250)	\$0 (\$225)	\$250 (\$320)
<b>Tier 1</b> (30/90 day)	\$0 / \$0 (\$0 / \$0)	\$0 / \$0 (\$0 / \$0)	\$2 / \$4 (\$2 / \$6)
<b>Tier 2</b> (30/90 day)	\$4 / \$8 (\$4 / \$12)	\$4 / \$8 (\$4 / \$12)	\$6 / \$12 (\$6 / \$18)
<b>Tier 3</b> (30/90 day)	\$47 / \$94 (\$47 / \$141)	\$47 / \$94 (\$47 / \$141)	\$42 / \$84 (\$42 / \$126)
<b>Tier 4</b> (30/90 day)	\$100 / \$200 (\$100 / \$300)	\$100 / \$200 (\$100 / \$300)	\$95 / \$190 (\$95 / \$285)
<b>Tier 5</b> (30/90 day)	30% (28%)	33% (29%)	29% (27%)
<b>Insulin Pricing<sup>2</sup></b>	\$35; 1-month supply	\$35; 1-month supply	No reduction; Tier 3
<b>Gap Coverage<sup>3</sup></b>	Added for Tier 1 & Tier 2	Added for Tier 1 & Tier 2	Added for Tier 1 & Tier 2

Significant YoY deductible improvement across all 3 plans

Reduced T1-T4 90-day copay for all plans

(1) ( ) denotes PY'22 benefit amount

(2) 1-month supply of Part D select insulin drugs during the deductible, initial coverage and coverage gap or "donut hole" stages of a member's benefit. Non-select insulin products included in tier 3.

(3) While in the Gap, members will continue to pay the applicable tier copay assigned to Tier 1 & 2 drugs, unless the cost of the drug is less than the copay. Similar to the initial coverage phase the member is responsible for the cost of the drug or the assigned copay, whichever is less.

# Part D Highlights: Gap Coverage, Vaccines, and Formulary

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## Gap Coverage (NEW):

- Medicare drug plans have a coverage gap (also called the "donut hole") as part of their benefit. The coverage gap begins after members and their drug plan have spent a certain amount for covered drugs. For 2023, that amount is \$4,660 on covered drugs ("ICL").
- Mass Advantage is offering additional coverage once members enter the coverage gap for Tier 1 and 2 medications. Once in the coverage gap, members will continue to pay the copay amount instead of the standard 25% of medical costs.

## Vaccine Coverage (NEW):

- Improved vaccine coverage at \$0 copay (details and talking points in process)

# Part D Highlights: Gap Coverage, Vaccines, and Formulary

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## **Formulary & Coverage (Existing, strong current benefit):**

- Members can ask that certain medications not on Mass Advantage's Part D formulary be covered; if members meet the rules for coverage by Medicare, they will be covered with a Tier 4 copay which likely represents a discounted rate
- Some medications are on Mass Advantage's Part D drug formulary but the negotiated discounted rates with a member's network pharmacies may be less than the tier copay. In this scenario, members will not have to pay the full copayment for these medications and will only pay the lower, discounted rate.



# Part D Highlights: Senior Savings Model

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- Part D Senior Savings Model is included in both HMO plans and is tailored to address the unique needs of a diabetic population
- Specifically, the goal of the Senior Savings Model is to have more predictable copays and lower out-of-pocket costs for members taking insulin
  - Senior Savings Model is designed to offer insulin at an affordable cost where a one-month supply of insulins costs no more than a \$35 copay in the deductible, initial coverage, and coverage gap phases
  - Although Senior Savings Model provides more stable and predictable copays for insulins, it does not change cost sharing in the catastrophic phase

**Important Note:** The model is not applied to all insulins – We have selected specific manufacturers up front to include that can be found in the EOC

\*Above information about the Part D Senior Savings Model is based on our submitted bid. Mass Advantage is aware that due to new regulations passed in August (Inflation Reduction Act), this could change.

# Love My Service

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- **Member Navigators**

- Team to support, navigate and advocate for Mass Advantage members
- Member Navigators can book most UMass Memorial Health primary care and specialty appointments so that the member can be in the office within 10 days or less from the day they call

- **Hospital at Home**

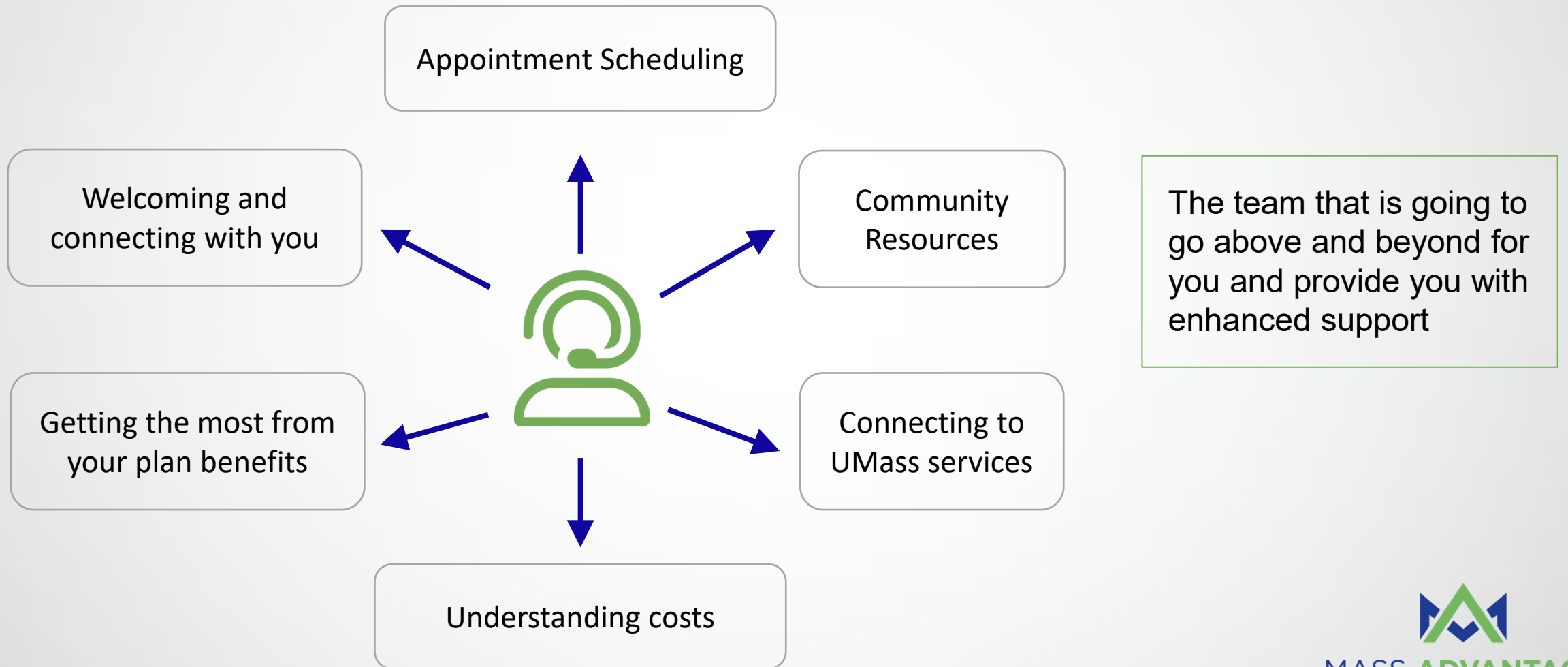
- If your client needs hospitalization, they may be able to receive hospital-level care in their home through this innovative program from UMass Memorial Health

- **Exceptional care, close to home**

- UMass Memorial Health is the clinical partner of the University of Massachusetts Medical School, with access to the latest technology, research and clinical trials

# Love My Service

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# Dental & Vision Services

	Mass Advantage Basic (HMO)	Mass Advantage Plus (HMO)	Mass Advantage Premiere (PPO)
<b>Dental Services</b>	<ul style="list-style-type: none"> <li>• 2 preventive dental exams and cleanings per year</li> <li>• Comprehensive services covered with 50% coinsurance</li> <li>• Combined maximum benefit level for comprehensive of \$1,000</li> </ul>	<ul style="list-style-type: none"> <li>• 2 preventive dental exams and cleanings per year</li> <li>• Comprehensive services covered with 20% coinsurance</li> <li>• Maximum benefit level for comprehensive of \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>• 2 preventive dental exams and cleanings per year</li> <li>• Comprehensive Preventative services covered with 20% coinsurance</li> <li>• Combined maximum benefit level for comprehensive of \$2,000</li> </ul>
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Routine eye exam – \$0</li> <li>• Up to a total of \$200 annually for eyeglasses, frames, lenses or contact lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye exam – \$0</li> <li>• Up to a total of \$200 annually for eyeglasses, frames, lenses or contact lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye exam – \$0/\$65</li> <li>• Up to a total of \$200 annually for eyeglasses, frames, lenses or contact lenses</li> </ul>

# Hearing Services

- Annual hearing test with no out-of-pocket cost
- Hearing aids available from all major brands
- Concierge-level service by dedicated Member Experience Advisors

Mass Advantage Basic (HMO)	Mass Advantage Plus (HMO)	Mass Advantage Premiere (PPO)
Fitting/Evaluation \$0	Fitting/Evaluation \$0	Fitting/Evaluation \$0
<ul style="list-style-type: none"><li>• Entry: \$500</li><li>• Basic: \$675</li><li>• Prime: \$975</li></ul>	<ul style="list-style-type: none"><li>• Entry: \$500</li><li>• Basic: \$675</li><li>• Prime: \$975</li></ul>	<ul style="list-style-type: none"><li>• Entry: \$500</li><li>• Basic: \$675</li><li>• Prime: \$975</li></ul>
<ul style="list-style-type: none"><li>• Preferred: \$1,275</li><li>• Advanced: \$1,575</li><li>• Premium: \$1,975</li></ul>	<ul style="list-style-type: none"><li>• Preferred: \$1,275</li><li>• Advanced: \$1,575</li><li>• Premium: \$1,975</li></ul>	<ul style="list-style-type: none"><li>• Preferred: \$1,275</li><li>• Advanced: \$1,575</li><li>• Premium: \$1,975</li></ul>
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# Hearing Aids

Program services include:

- Annual hearing test with no out-of-pocket cost
- Access to a nationwide network of 8,000+ providers
- Hearing aids available from all major brands
- Low pricing and a 60-day, 100% money-back guarantee
- Concierge-level service by dedicated Member Experience Advisors
- Three follow-up visits
- 3-year repair warranty
- 3 years of batteries included
- One-time replacement coverage for lost, stolen or damaged hearing aids

# Hearing Aids

## Digital Hearing Test

Hearing assessment technology that allows members convenient and accurate testing through their computer, tablet, or smartphone.

Our digital hearing test allows for greater flexibility so members can take a hearing test whenever, and wherever they're located.





# Over-the-Counter (OTC)

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Your clients can order from **hundreds** of useful items that can be mailed **directly** to their homes

- First Aid products
- Skin & sun care
- So much more!
- Pain relievers & fever reducers
- Vitamins & minerals

Ordering is **quick and easy** – online, over the phone, or by mailing in the order form provided

Mass Advantage Basic (HMO)	Mass Advantage Plus (HMO)	Mass Advantage Premiere (PPO)
\$50 per quarter	\$100 per quarter	\$50 per quarter

# Over-the-Counter (OTC)

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- Administered by Convey Health Solutions, Inc.
- Members will be able to submit an order once per quarter
  - Benefit amounts will rollover from quarter to quarter but will not roll over to new plan year
  - Orders are applied to the quarter in which the products are received
- Products are sent via FedEx, free of charge, and should be delivered 5-7 business days after ordering
- Online portal is available at: [www.massadvantageotc.com](http://www.massadvantageotc.com)
- OTC materials will be sent out late December/early January, including an OTC catalog, order form, and instructions on how to order online

# Supplemental Benefits

# SnowBird Network Overview

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- Mass Advantage has engaged MultiPlan to make available all active MultiPlan-contracted providers with Medicare Advantage access included in the states of Arizona and Florida
- This includes access to a total of ~26.9K practitioners and ~85 facilities
- MultiPlan fees cover credentialing and recredentialing, provider data maintenance, and provider training
- Covered Counties by State:
  - Arizona: Apache, Cochise, Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, Yuma
  - **Florida:** Alachua, Baker, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington

# SnowBird Network Overview

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- This includes access to a total of ~26.9K practitioners and ~85 facilities
- MultiPlan fees cover credentialing and recredentialing, provider data maintenance, and provider training

# SnowBird Network Overview

## Covered Counties by State:

Arizona		Florida						
Apache	Pima	Alachua	Collier	Gulf	Lake	Monroe	Putnam	Volusia
Cochise	Pinal	Baker	Columbia	Hamilton	Lee	Nassau	Santa Rosa	Wakulla
Coconino	Santa Cruz	Bay	DeSoto	Hardee	Leon	Okaloosa	Sarasota	Walton
Gila	Yavapai	Bradford	Dixie	Hendry	Levy	Okeechobee	Seminole	Washington
Graham	Yuma	Brevard	Duval	Hernando	Liberty	Orange	St. Johns	
Greenlee		Broward	Escambia	Highlands	Madison	Osceola	St. Lucie	
La Paz		Calhoun	Flagler	Hillsborough	Manatee	Palm Beach	Sumter	
Maricopa		Charlotte	Franklin	Holmes	Marion	Pasco	Suwannee	
Mohave		Citrus	Gadsden	Indian River	Martin	Pinellas	Taylor	
Navajo		Clay	Gilchrist	Jackson	Miami-Dade	Polk	Union	

# Supplemental Benefits

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## In-home Care/ Meals / Nutritional / Dietary Counseling

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- Transportation (e.g., CVS, gym, park)
- Social (e.g., coffee, board games)
- Nutritional / Dietary (e.g., counseling via flex card)
- Assistance (e.g., meal prep, cleaning)



# Supplemental Benefits

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**nations** benefits

Flex card can be used to off-set vision copays in addition to:

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- Fitness (gyms, wearables, etc.)
- Weight management (select vendors)
- Nutritional / dietary (via ESWA)
- Parking (HMO plans only) Benefit for Chronically Ill

# Supplemental Benefits

	\$0 Basic HMO	\$100 Plus HMO	\$0 Premiere PPO
Dental	✓	✓	✓
Vision	✓	✓	✓
Hearing	✓	✓	✓
Flex Card	✓	✓	✓
Parking* (\$50 via flex card <sup>2</sup> )	✓	✓	x
Post-discharge Meals	✓	✓	x
Transportation	✓	✓	✓
In-home Care	✓	✓	x
PERS	✓	✓	✓

## Flex Card Coverage:

- Fitness (gyms, wearables, online memberships)<sup>1</sup>
- Weight management
- Nutritional / Dietary (via ESWA)
- Vision (in addition to dedicated benefit)

## Flex Card Allowance:

- \$0 Basic HMO: \$350 (inc. parking<sup>2</sup>)
- \$100 Plus HMO: \$550 (inc. parking<sup>2</sup>)
- \$0 Premiere PPO: \$150 (no parking)

(1) Limited to select gyms and products. (2) SSBCI required; broad range of SSBCI's included in bid.

\*The parking benefit mentioned above is part of a special supplemental program for the chronically ill. Not all members will qualify.

# Supplemental Benefits

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## roundtrip

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(Medical Appointment Transportation)

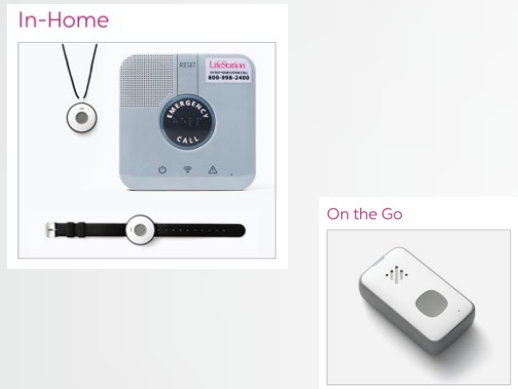


Roundtrip manages the full booking process for members and across various vehicle types:

- Call Health Plan – Member call health plan call center to book a ride for them
- Call Roundtrip – Members can call Roundtrip Navigation Center to book a ride for them
- Self Book – Members can register to book through Roundtrip Portal online or on mobile
- Proactive Engagement - Members can text reminders about their transportation benefit for upcoming appointments

# Supplemental Benefits

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Personal Emergency  
Response System

## In-home:

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- Automatic fall detection
- Waterproof for 24/7 protection
- Weights less than ½ oz.
- Range up to 500 ft.

## On the go:

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- Automatic fall detection
- Works anywhere in the US
- Customer voice prompts
- Bluetooth enabled

# Elevated Care Experience

## DIFFERENTIATION THROUGH UMMH AFFILIATION



We're committed to getting members into a PCP or specialist within 10 days of contacting our Love My Service team



We'll cover non-emergency transportation, in addition to covered parking (via flex card)\*



UMMH providers have a direct line to our CEO, Chief Medical Officer, and Provider Relations team, which all receive rapid, personalized responses



All diabetic members will have access to the UMass Diabetes Center of Excellence (among other similar capabilities for other populations)



Access to in-home care through UMass Hospital at Home, and potential future in-home care via UMass Mobile Integrated Health



We continue to identify new ways to reduce administrative burden (including reduction of prior auths) for providers and care teams



Integration of care mgmt. (including pop health, risk adj., quality management) with UMass Memorial Health (e.g., Office of Clinical Integration) allows us to simplify & streamline for providers

\*Covered parking is available as a Special Supplemental Benefit for Chronically Ill members

# **SECTION 3: ENROLLMENT & DISENROLLMENT**



**MASS ADVANTAGE**

# Eligibility

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- ⊕ Entitled to Medicare Part A
- ⊕ Enrolled in Medicare Part B
- ⊕ Resides in Worcester County
- ⊕ Has a valid election period



# Enrolling in Mass Advantage

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## **7 Month Initial Coverage Election Period (ICEP)**

For individuals new to Medicare



## **Annual Enrollment Period (AEP)**

October 15 – December 7



## **Medicare Advantage Open Enrollment Period (OEP)**

January 1 – March 31



## **Special Election Periods (SEP)**

# How to Enroll



Easy to use, Ascend:

- Enrollments completed through the portal will automatically be tied to you, ensuring appropriate attribution
  - Value Based Enrollment HRA
- You will have the ability to send personalized URLs to your clients with your information built right in

# How to Enroll



## **New for 2023 (For Contracted FMO's)**

Leading Industry Medicare Shopping & Enrollment tool

Capabilities:

- Plan Comparison for contracted carriers
- Shop by Doc - See plans in network by Doctor
- Smart plan scoring – quickly find the right plan for each customer
- Pharmacy and pricing data
- Enrollment option
- Fully electronic Scope of appointment
- E-signatures via text and email available
- Real time reporting

# Value-Based Enrollment (VBE)

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## ASCEND

- After completing an application utilizing our online tool you will have the ability to offer the VBE
- You will be prompted to facilitate the completion of a health risk assessment with your client allowing them to begin participating with Mass Advantage right away
- If your clients are interested, but cannot complete right away – a call back option is available
- You will receive an additional \$70 when completed at the time of enrollment and \$30 for any call back completions

## SUNFIRE

- You will have 2 options to complete the HRA, dependent on method of enrollment:
  - If enrolling on Mass Advantage.com, you will be prompted to complete the HRA at the end of the application process
  - If enrolling via paper or Sunfire, you will have the ability to either complete the HRA or schedule a follow up for our LMS team to outreach post enrollment

# What your client can expect after enrollment

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**Enrollment Confirmation Letter**



**Welcome Kit**



**Additional information about supplemental benefits**



**Member ID Card**



**Billing Information**



**Welcome Call**

# Voluntary Disenrollment

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- Members may request disenrollment from a plan only during a valid election period. They may disenroll by:
  - Enrolling in another plan
  - Giving or faxing a signed written notice to the MA organization
  - Calling 1-800-MEDICARE
- If member verbally requests disenrollment from the plan, the MA organization must instruct the member to make the request in one of the ways described above

# Involuntary Disenrollment

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The plan must disenroll a member from a plan in the following cases:

- A change in residence that makes the individual ineligible to remain enrolled in the plan
- The member loses entitlement to Part A or Part B
- The member passes away
- The plan contract is terminated, or the MA organization reduces its service area to exclude the member
- The member fails to pay their Part D-IRMAA to the government and CMS notifies to plan to terminate
- The member is not lawfully present in the United States



# **SECTION 4: WORKING WITH MASS ADVANTAGE**



**MASS ADVANTAGE**

# What to Expect

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- Fair market value commission payments paid within 2 weeks of effective date
- Access to a dedicated support team – we're here to help!
- Elite broker program
- Referral program – \$100 per referral
- Additional income opportunity with Value Based Enrollment HRA
- New technologies to support you and your members

# Elite Broker Program

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- Thank you for your support and contributions to Mass Advantage. The Broker Elite Program has been created to reward top-performing Brokers.
- The higher the sales the higher the level and more rewards.



# Elite Broker Program

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- Dedicated Broker Support Team
- Broker Email Newsletter
- 50% AHIP Reimbursement
- \$50 Gas Reimbursement
- \$50 CE Credit Reimbursement



- Dedicated Broker Support Team
- Broker Email Newsletter
- Full AHIP Reimbursement
- \$100 Gas Reimbursement
- \$150 CE Credit Reimbursement
- \$200 in Marketing Dollars 25-35 Sales
- \$350 in Marketing Dollars 36-50 Sales



- Dedicated Broker Support Team
- Broker Email Newsletters
- Full AHIP Reimbursement
- 200 Gas Reimbursement
- \$250 CE Credit Reimbursement
- \$500 in Marketing Dollars 51-100 Sales
- \$1,000 in Marketing Dollars 101 + Sales

# CMS Sales & Marketing Regulations

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All Mass Advantage agents are expected to comply with all Medicare sales and marketing regulations, including but not limited to:

- Use of Mass Advantage approved marketing materials – agents are not permitted to develop or produce materials on behalf of the plan
- All sales and promotional activities – including the use of gifts, rewards and incentives
- Telephonic outreach activities – agents cannot make unsolicited phone calls to prospective enrollees
- Educational and Marketing/Sales events

A full list of regulations can be found in the Medicare Marketing guidelines at <https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/FinalPartCMarketingGuidelines>

# Agent Oversight & Monitoring

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Mass Advantage has a dedicated oversight program to monitor the activities of all contracted agents:

- Rapid disenrollment rates
- Cancellation rates
- Agent driven CTMs and grievances
- Secret shopper program
- Call Quality

Corrective actions may include:

- Retraining
- Suspension
- Withholding/recoupment of commissions
- Termination

# New 2023 CMS regulations- Agent Call Recording

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All calls will need to be recorded on a secure drive and stored for 10 years

- This includes leads, scheduling appointments, collecting SOAs, presenting plans, collecting drug and providers lists, phone enrollments
- Disclaimer will need to be read at the start of all calls within the first MINUTE

**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.

\*Note unless you offer every plan in the service area, this disclaimer must be issued.



# Helpful Definitions

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- An **enrollee** is an eligible individual who has elected a Medicare Advantage, Prescription Drug, or cost plan or health care prepayment plan (HCPP)
- An **inquiry** is any verbal or written request for information to a plan or its delegated entities that does not express dissatisfaction or invoke a plan's grievance, coverage or appeals process
- An **appeal** is the review of adverse initial determinations made by the health plan that the enrollee believes they are entitled to receive
- A **grievance** is an expression of dissatisfaction with any aspect of the operations, activities or behavior of a plan or its delegated entities

# Appeals & Grievances – Processing Times

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Part C	Standard	Expedited
Organization Determination	14 Calendar Days	72 Hours
Appeal	Pre-service – 30 Days Payment – 60 Days	Pre-service – 72 Hours Payment: N/A
Grievance	30 Days	24 Hours

Part D	Standard	Expedited
Coverage Determination	72 Hours	24 Hours
Appeal	7 Days	72 Hours
Grievance	30 Days	24 Hours

# Compliance Contacts

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- Call: 774-701-1604
- Email: [MassAdvcomply@massadvantage.com](mailto:MassAdvcomply@massadvantage.com)
- Contact: Maggie Perritt
- Medicare Compliance Officer  
[Maggie.Perritt@massadvantage.com](mailto:Maggie.Perritt@massadvantage.com)



**Maggie Perritt**  
Medicare Compliance  
Officer

# **SECTION 5: LOVE OUR BROKERS**



**MASS ADVANTAGE**

# Making it easy for you...

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As a Mass Advantage agent, you'll gain access to our inclusive agent commission platform

One-stop shop for:

- Accurate and on-time payment of commissions
- Evolve - Dashboard, Online statements
- Real-time book of business reports
- And much more...

# Agent Compensation

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- Commissions will be paid to qualified agents based on the following schedule:

Year 1	
First Year Commissions	Paid in a lump sum for new enrollments
Renewal Commissions	Renewal commission, paid in a lump sum

Years 2 – Lifetime	
Renewal Commissions	Renewal commission, paid monthly

- Commission statements will be accessible via our Evolve platform
- Agents will only be eligible to receive commissions if all contracting and credentialing requirements have been met

# Love My Broker

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- **Brokers First** – You are our Sales team
- **Support and Service** – Mass Advantage will provide a partner to support your needs
- **Competitive Compensation** – Overrides, Value Based Enrollment, Elite Broker Program, Referral Program
- **Commitment** – Mass Advantage is committed to the Medicare marketplace
- **Long-Term Partnership** – Our goal is to work to build together for years to come
- **Future Innovation** – Your input is valuable, you are the voice of the market and we will listen



# Broker Support Team

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Sales Operations Representative II



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MASS ADVANTAGE

# THANK YOU



MASS **ADVANTAGE**