

# 2022 Medicare Advantage Product Training

# WHY WE STARTED

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Annually, there is over \$900 billion of waste in the healthcare system.

eternalHealth is actively targeting towards eliminating that waste, which will showcase the quality of care we can collectively deliver when all the stakeholders across the care continuum are aligned and working in the best interest of the member.

We firmly believe that when the healthcare system is optimized, there is enough money to insure the uninsured and under-insured populations. eternalHealth will not only work in the best interest of our members, but in the interest of all Americans by establishing a new, higher standard of care that other insurers will have to compete with.

By nature, eternalHealth deals with vulnerable populations and it is important that we act as an advocate to make care accessible, affordable, and comprehensive for all.

\*Pending CMS Approval for CY 2022



# MISSION STATEMENT

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eternalHealth strives to provide sustainable, high-quality, and affordable care to all our members.

By working closely with all the stakeholders across the healthcare continuum as well as embracing innovative technology, eternalHealth will be able to optimize our internal processes. This is then passed down as savings for our members through robust benefits and reduced out-of-pocket costs.

At the end of the day, eternalHealth will operate with trust, transparency, and integrity to ensure that we are always prioritizing our members care and needs.



# Our Value

\*Pending CMS Approval for CY 2022



# Affordable

Using a cloud-based platform that embraces robotic process automation (RPA), machine learning (ML), and artificial intelligence (AI), eternalHealth is able to substantially reduce operating, administrative, and avoidable medical costs across the entire enterprise. By automating transaction processes, we can then pass our savings down to our members.



**Aligned**

We work closely with all of our physicians, hospitals, pharmacists, and all other care providers to ensure the delivery of efficient, coordinated care.



# Comprehensive Member Experience

At eternalHealth, we are committed to educating our members and empowering them with knowledge about their care. Members can access the easy-to-use member portal and app which allows them to have relevant information in the palm of their hands.



# Market Analysis

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# Eligibility

\*Pending CMS Approval for CY 2022



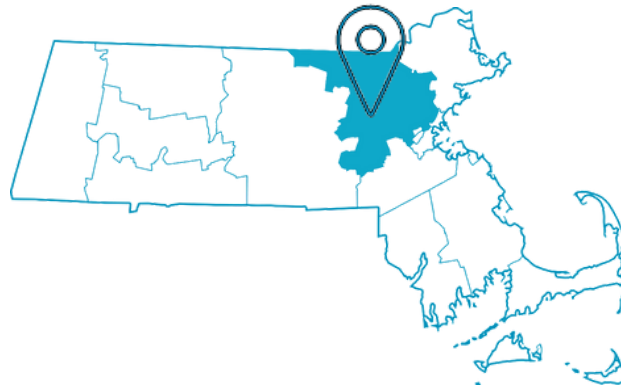
# Our Service Area

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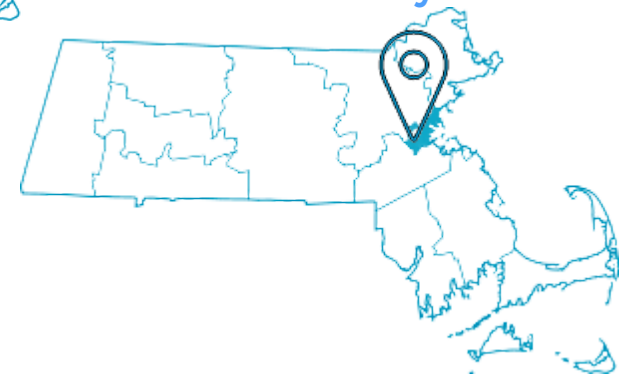
Worcester County



Middlesex County



Suffolk County



## Who's Eligible?

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All Medicare beneficiaries that live in Middlesex, Worcester, and Suffolk county will be eligible to enroll in our plans.

\*Pending CMS Approval for CY 2022

# Massachusetts Medicare Advantage Market

Market Entry: January 2022 in Suffolk, Middlesex, and Worcester

 Massachusetts is ranked in the **top 10** healthiest states in the country, for people aged 60+

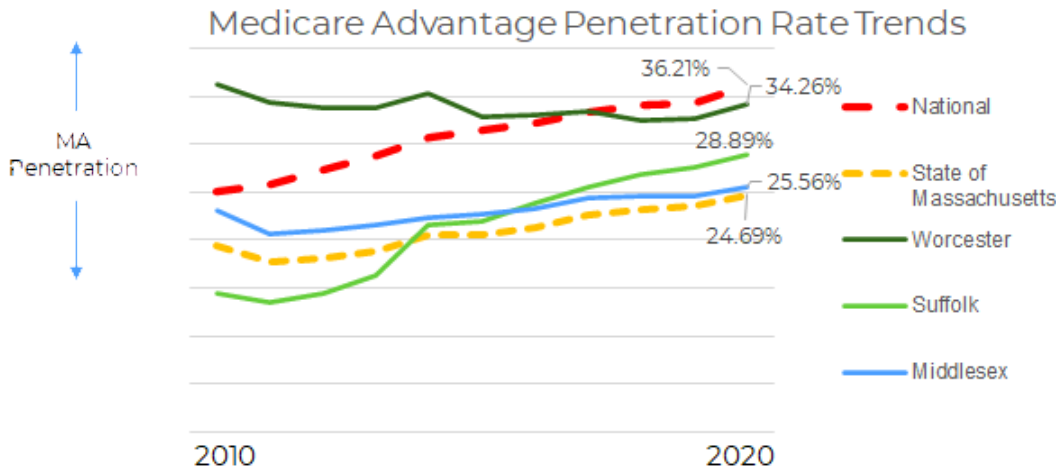
**As our aging population grows, more Medicare enrollees are choosing MA Plans.**

Currently in Massachusetts there are 1.35M Medicare enrollees.






21% of Medicare enrollees chose a Medicare Advantage plan in 2018.

That number increased to 25% (~325,000) by 2020 and is expected to rise.



Over the next five years the Medicare population in Massachusetts will have:

-  **More racial and ethnic diversity.**
-  **A larger percentage of individuals in the 65-74 years cohort.**
-  **Higher incomes, with more people 65+ earning above \$50,000.**

\*Pending CMS Approval for CY 2022

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# Our Products

\*Pending CMS Approval for CY 2022

# eternalHealth Forever (HMO)

## Key Product Highlights

- \$0 primary care visit copay.
- \$40 specialist visit copay.
- \$325 inpatient hospital copay.
- \$0 deductible for Tier 1-2 drugs.
- \$185 deductible for Tier 3-5 drugs.

Plan	eternalHealth Forever (HMO)
Premium	\$0
Maximum Out-of-Pocket	\$6500
PCP	\$0
Ambulance Services	\$325
Specialist	\$40
Preventative Care	\$0
Inpatient Hospital	\$325 (Days 1-5); \$0 (Days 6-90)
Inpatient Psychology	\$325 (Days 1-5); \$0 (Days 6-90)
Skilled Nursing Facility	\$0 (Days 1-20); \$160 (Days 21-61); \$0 (Days 62-100)
Outpatient Hospital Services	\$0-\$325 per visit
Diabetes Testing Supplies	20% Coinsurance
Home Health Care	\$0
Lab Services/Diagnostic Tests	\$10
Key Extra Benefits	Hearing, Vision, Dental, Personal Emergency Response System, Fitness Reimbursement, Health Education Resources, Flexible OTC Benefits

# eternalHealth ForeverMore (HMO)

## Key Product Highlights

- \$0 primary care visit copay.
- \$10 specialist visit copay.
- \$0 deductible for Tiers 1-2 drugs.
- \$185 deductible for tiers 3-5.
- \$200 ambulance services copay.
- \$0-\$150 outpatient hospital copay per visit.

Plan	eternalHealth ForeverMore (HMO)
Premium	\$120
Maximum Out-of-Pocket	\$3900
PCP	\$0
Ambulance Services	\$200
Specialist	\$10
Preventative Care	\$0
Inpatient Hospital	\$350 (No Copay Per Day)
Inpatient Psychology	\$350 for Medicare covered stay; No copayment per day
Skilled Nursing Facility	\$0 (Days 1-20); \$125 (Days 21-52); \$0 (Days 53-100)
Outpatient Hospital Services	\$0-\$150 copay per visit
Diabetes Testing Supplies	20% Coinsurance
Home Health Care	\$0
Lab Services/Diagnostic Tests	\$0
Key Extra Benefits	Hearing, Vision, Dental, Personal Emergency Response System, Fitness Reimbursement, Health Education Resources, Flexible OTC Benefits

# eternalHealth Freedom (PPO)

Plan	eternalHealth Freedom (PPO) In-Network	eternalHealth Freedom (PPO) Out-Of-Network
Premium	\$0	\$0
Maximum Out-of-Pocket	\$6700	\$7500 (Combined)
PCP	\$0	\$20
Ambulance Services	\$275	\$275
Specialist	\$40	30% Coinsurance
Preventative Care	\$0	30% Coinsurance
Inpatient Hospital	\$385 (Days 1-5); \$0 (Days 6-90)	30% Coinsurance
Inpatient Psychology	\$370 (Days 1-5); \$0 (Days 6-90)	30% Coinsurance
Skilled Nursing Facility	\$0 (Days 1-20); \$184 (Days 21-58); \$0 (Days 59-100)	30% Coinsurance
Outpatient Hospital Services	\$0-\$350 copay per visit	30% Coinsurance
Diabetes Testing Supplies	20% Coinsurance	30% Coinsurance
Home Health Care	\$0	30% Coinsurance
Lab Services/Diagnostic Tests	\$0-\$30	30% Coinsurance
Key Extra Benefits	Hearing, Vision, Dental, Personal Emergency Response System, Fitness Reimbursement, Health Education Resources, Flexible OTC Benefits	Hearing, Vision, Dental, Personal Emergency Response System, Fitness Reimbursement, Health Education Resources, Flexible OTC Benefits

## Key Product Highlights

- \$0 primary care visit copay (In-Network).
- \$40 specialist visit copay (In-Network).
- \$7500 Maximum Out-of-Pocket (Combined).
- \$0 deductible for Tiers 1-2 drugs.
- \$185 deductible for Tier 3-5 drugs.
- \$0-\$30 lab services and diagnostic test copay.

\*Pending CMS Approval for CY 2022

# Preventative Care Services

## Preventative Care

Annual Physical Exam

Depression Screening

HIV Screening

Bone Mass Screening

Wellness Visit

Cardiovascular Screening

Colorectal Screening

Prostate Cancer Screening

Breast Cancer Screening

Abdominal Aortic Aneurysm Screening

Cervical and Vaginal Cancer Screening

Diabetes Screening

Immunizations

Medical and Nutrition Therapy

And more



## Preventative Care Leads to Long-Term Health

At eternalHealth, we want to provide our members with all the tools they need to help them live their best lives. Therefore, we included all of these preventative care services with a **\$0 copay** across all of our in-network providers.

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# Part D Coverage

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# PART D COVERAGE

Part D Coverage	30 Day Supply	100 Day Supply	30 Day Supply	100 Day Supply
	Retail	Retail	Mail Order	Mail Order
Tier 1	\$0	\$0	\$0	\$0
Tier 2	\$5	\$15	\$5	\$5
Tier 3	\$47	\$141	\$47	\$47
Tier 4	\$100	\$300	\$100	\$300
Tier 5	30% Coinsurance	N/A	30% Coinsurance	N/A

## Key

- Tier 1- Preferred generic.
- Tier 2- Non-preferred generic.
- Tier 3- Preferred brand.
- Tier 4- Non-preferred brand.
- Tier 5- Specialty.

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# Supplemental Benefits

\*Pending CMS Approval for CY 2022

# SUPPLEMENTAL BENEFITS BREAKDOWN

Supplemental Benefits	HMO/PPO (In-Network)	PPO (Out-of-Network)
Vision	<ul style="list-style-type: none"> <li>• <b>\$15</b> Copay for eye exams &amp; <b>\$200</b> coverage for eyewear per year (Contacts/Glasses).</li> </ul>	<ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance for Medicare covered exams. <b>\$200</b> coverage for eyewear per year (Contacts/Glasses).</li> </ul>
Hearing	<ul style="list-style-type: none"> <li>• Through Amplifon, eternalHealth will offer a copay model to its members with two funded options: A <b>\$595 package</b> and a <b>\$895 package</b>.</li> <li>• <b>\$0</b> copay for hearing exams.</li> <li>• Both packages include an exam, <b>60-day</b> risk-free trial, <b>1-year</b> unlimited follow-up care, a <b>3-year</b> warranty as well as <b>2-years'</b> worth of batteries/charging station.</li> <li>• Members will have approximately <b>150-175</b> hearing aid options available to choose from between the two packages.</li> <li>• Hearing aids outside of these tiers are available to members at discounted prices.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$0</b> copay per hearing aid with limited selection.</li> <li>• <b>30%</b> coinsurance for hearing exams.</li> </ul>
<p><b>Dental</b></p> <p>Preventive Services Include:</p> <ul style="list-style-type: none"> <li>• Oral Exams (2 per plan year)</li> <li>• Prophylaxis (Cleaning) (2 per plan year)</li> <li>• Dental X-Rays (2 per plan year)</li> </ul> <p>Non-Medicare covered Dental Services include:</p> <ul style="list-style-type: none"> <li>• Diagnostic Services</li> <li>• Endodontics</li> <li>• Extractions</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$0</b> Copay - Preventative Services.</li> <li>• <b>50%</b> coinsurance for comprehensive (Periodontics, Extractions, Prosthodontics, oral surgery, other).</li> <li>• <b>\$30</b> Copay for comprehensive Medicare covered benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>30%</b> coinsurance- Preventative Services.</li> <li>• <b>50%</b> coinsurance for Non-Medicare covered comprehensive.</li> <li>• <b>30%</b> coinsurance for Medicare covered comprehensive.</li> </ul>

# FITNESS REIMBURSEMENT



- eternalHealth will offer members a **\$15 monthly** fitness reimbursement that can be used towards any gym, fitness class, or online fitness app. Reimbursement can be up to **\$180** annually.
- Our goal is to provide our members with the flexibility to take their health and wellness into their own hands.

# OVER-THE-COUNTER BENEFIT

- eternalHealth will offer members a **\$50** over the counter benefit quarterly. This equates to up to **\$200** annually.
- Members can utilize their benefit online or in person at a variety of stores such as CVS, Walmart, Walgreens, etc.
- Members can log into an easy-to-use portal which will give them access to a special catalog that provides information on items that are eligible for reimbursement.



# PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

- At eternalHealth, our goal is to provide our members with tools to ensure their safety. A part of that is making sure our members are prepared in the case of an emergency.
- As a part of our benefit, we cover the **full monthly subscription** for qualifying members' personal emergency response system devices.



# HEALTH EDUCATION RESOURCES

- We understand that knowledge is power when it comes to our members' health. Therefore, we provide our members with health education resources such as the **WellBe GO Handsfree Health Mobile App**.
- **Features Include:**
  - Proactive Medication Reminders.
  - Prescription Refill Alerts.
  - Provider Searches.
  - Appointment Reminders.
  - Blood Pressure, Sugar and Weight Tracking.
  - Health information database
  - Voice-Enabled
- This application is a fully covered benefit for all of our members.





# Key Differentiators



# THE HIGHLIGHT REEL

## Premiums

- \$0 Premium HMO and PPO Product.
- Benefit rich \$120 Premium HMO Product.

## Copays

- \$0 primary care visits (All Plans).
- Competitive outpatient hospital services copay across all plans.
- Competitive specialist visit copay across all plans.
- Competitive inpatient hospital copay across all plans.
- Competitive maximum out-of-pocket limits for all plans.
- \$0 Deductible for Tier 1 and 2 drugs; \$185 Deductible for Tiers 3-5 across all plans.

## Supplemental Benefits

- Dental: \$0 copay for preventative services (2 exams and 2 cleanings per year).
- Vision: \$15 copay for eye exams & \$200 coverage for eyewear per year (contacts and glasses).
- Hearing: Diversified hearing aid packages starting as low as \$585 for up to 175 hearing aid options.
- \$15 Fitness reimbursement monthly and up to \$180 annually (Any gym or online fitness app).
- Up to \$50 in OTC quarterly and up to \$200 annually.
- Personal Emergency Response System (Full monthly subscription coverage).



# Marketing Campaigns

\*Pending CMS Approval for CY 2022

# MALL CAMPAIGN

Burlington Mall, Natick Mall, Copley Place

Eye catching sky banners, static ad panels, digital ad panels, standees, table clings, and floor clings



## Mall Events and Senior Walk

Events will be held weekly during AEP season to discuss plan information, schedule one-on-one appointments, and enroll with licensed brokers.

Mall walk kick-off event hosted with Big Papi.

# SOOFA

## Static Wrapped Solar Panel Neighborhood Signs Fenway, Revere, Winthrop, Brookline, Everett, Ashmont



Zero-emission Technology.  
Massachusetts female  
founded company.

\*Pending CMS Approval for CY 2022

# TRANSIT SHELTERS

Transit Shelters located throughout  
Suffolk and Middlesex Counties.

## He Took Boston By Storm

### *We're Following His Lead*



Your  
Hometown  
Medicare  
Advantage  
Health Plan  
[www.eternalHealth.com](http://www.eternalHealth.com)  
1-800-464-7198

 **eternalHealth**  
Your Forever Partner in Healthcare

Paid Spokesperson,  
David Ortiz

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# DIGITAL MEDIA, DIRECT MAIL, EMAIL, NEWSPAPER ADS, SOCIAL MEDIA, & SEO

Eye catching digital media located in medical offices throughout all three counties.



Boosted social media posts and search engine optimization



Targeted direct mail and email campaign



Local newspaper ads



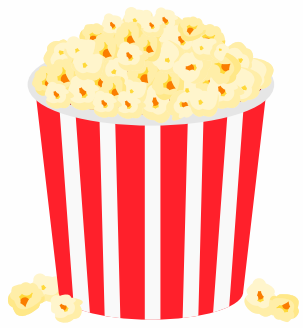
# COMMERCIAL SERIES KICK-OFF



Commercial series kick-off starring  
Big Papi and his exciting new  
journey with the eternalHealth  
team!  
Playing in all three counties during  
AEP.



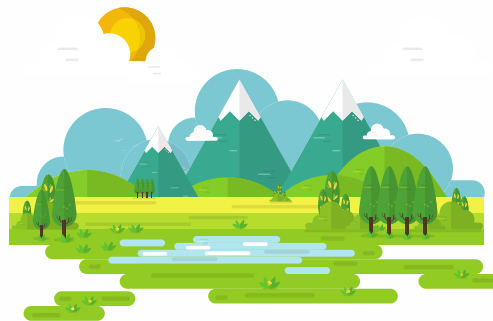
# COMMUNITY



Local events held throughout the year at local senior centers, banks, parks, and grocery stores.



- Cooking classes
- Fitness classes
- Game nights
- Book clubs
- Movie nights
- Nature walks
- Museum outings
- and more!





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# Network Information

\*Pending CMS Approval for CY 2022

# NETWORK INFORMATION

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eternalHealth will be contracted with some of the top health systems in the state during 2022 to give our members access to the premium care they deserve. See our health systems below!



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EXCEPTIONAL CARE. WITHOUT EXCEPTION.



\*Pending CMS Approval for CY 2022

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# Broker Support

\*Pending CMS Approval for CY 2022

# EASY TO USE BROKER PORTAL



Welcome | Idhawaligupta | Logout

Enrollment Status

[Enroll New Member](#)

## Track Enrollment Status



Search

Reset

Member Name	Medicare Number	Date of Birth	Confirmation Number	Plan ID	Plan Name	Status	Message
XMORRIS JAKEXX	1EG4TE5MK76	06/05/1953	7390462	H1280002000	eternalHealth Forevermore HMO	Processed	
XYZBULLOCK JOHNAB	1EG4TE5MK77	06/06/1953	7390463	H1280002000	eternalHealth Forevermore HMO	Processed	
KATE XXJOHN	1EG4TE5MK81	09/10/1953	7390467	H1280002000	eternalHealth Forevermore HMO	Processed	
WEEB JOHNXX	1EG4TE5MK80	09/09/1953	7390466	H1280002000	eternalHealth Forevermore HMO	Processed	
XMORRIS JOHNXYZ	1EG4TE5MK79	02/08/1953	7390465	H1280002000	eternalHealth Forevermore HMO	Processed	
WILLIAMS JON	1EG4TE5MK74	03/03/1953	7390460	H1280002000	eternalHealth Forevermore HMO	Processed	
WILLIAMS KELLY	1EG4TE5MK73	02/02/1953	7390459	H1280002000	eternalHealth Forevermore HMO	Processed	
JOHN SMITH	1EG4TE5MK72	02/01/1953	7390458	H1280001000	eternalHealth Forever HMO	Processed	
SMITH ABCJOHN	1EG4TE5MK75	02/04/1953	7390461	H1280001000	eternalHealth Forever HMO	Processed	
XMORRIS JAKEY	1EG4TE5MK78	02/07/1953	7390464	H1280001000	eternalHealth Forever HMO	Processed	
XFEDOROVICI XCOLOMBI	2GX0TE2PP30	03/13/1941	5213676	31234MA0370001		VOID	
XWESOLOSKI XSPROUSE GUZMAN	3M33TE3UH30	04/05/1954	5213706	31234MA0370001		In Exception	

Our easy to use broker portal not only allows you to process applications, but also allows you to track your application status in real time.

\*Pending CMS Approval for CY 2022

# DEDICATED BROKER SUPPORT LINE

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eternalHealth has a dedicated broker support line that will be available for broker portal support, application status, marketing material requests, event coordination, appointment coordination, and more!



\*Pending CMS Approval for CY 2022



**Lets Knock AEP  
out the park  
together!**