

# 2019 Value Plus Plans

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The Medicare-eligible  
population is growing.  
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The number of Americans 65 and older is expected to **more-than-double** by 2060—to **98 million**. And this population faces unique challenges.<sup>1</sup>

- Many of these beneficiaries are living within limited means.<sup>2</sup>
- Many have chronic conditions that require multiple prescriptions to manage—and those costs add up quickly.<sup>3,4</sup>
- Many do not drive, so it can be stressful to arrange transportation to and from pharmacies, doctor’s offices and hospitals.<sup>5</sup>

They’re limited in terms of financial resources, healthiness or mobility—and often all three.

## So Humana’s Value Plus Plan offerings are growing too.

To help agents serve the larger-than-ever Medicare-eligible population, Humana has **doubled** its Value Plus Plan (VPP) offerings for 2019. This is a plan that’s designed for Medicare beneficiaries looking for rich supplemental benefits, like dental coverage, eye exams and glasses, an over-the-counter item allowance, hearing aids, along with lean medical and pharmacy coverage.

<sup>1</sup> <https://www.aarp.org/politics-society/history/info-2018/older-population-increase-new-report.htm>

<sup>2</sup> <https://www.kff.org/medicare/state-indicator/medicare-beneficiaries-by-fpl/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

<sup>3</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2924996/>

<sup>4</sup> <https://gh.bmj.com/content/3/1/e000505>

<sup>5</sup> <https://www.prnewswire.com/news-releases/new-national-poll-inability-to-drive-lack-of-transportation-options-are-major-concerns-for-older-adults-people-with-disabilities-and-caregivers-300761774.html>

VPPs can be sold to **anyone with Medicare coverage**. VPPs are available to dual eligibles as well, but they can also be sold to those who are not eligible for Medicaid.

- Medicaid status does not impact enrollment in a Value Plus Plan, so agents do not need to verify a member's Medicaid eligibility. If a VPP enrollee loses Medicaid coverage, he or she may keep their VPP.
- Many VPPs include **dental and vision coverage, benefits and discounts**.

Often, VPPs include allowances for **over-the-counter health and well-being purchases** that can be shipped directly to members' doorsteps.

- Vitamins, minerals and supplements
- Pain relievers
- Cough, cold and allergy medicines
- Diabetes-management supplies

Most VPPs include **additional health, fitness, food and transportation amenities**:

- **SilverSneakers**® nationally recognized fitness program
- **WellDine**® meal delivery service, available after an eligible overnight inpatient stay
- **HumanaFirst**® 24-hour information, guidance and nurse support-line
- **Discounts** on hearing and vision services, prescriptions, homecare services and more

## How do you plan your annual selling strategy for VPPs?

Think of ways to create a **more methodical, efficient approach to pursuing leads**:

- First, focus your efforts on cultivating **name recognition** in your community. Volunteer at local churches or food banks or set up a table in a popular store.
- Secondly, nurture your leads. If approached about available Medicare Advantage plans, determine if they qualify for a valid election period, and sell, sell, sell! Provide plan details—but complement the logistics with descriptions of the benefits in layman's terms. You can also start sending postcards from the MRC.
- When **comparing similar plans** with a prospect, don't forget about the **additional programs and services** included with VPPs: This is where these plans shine! Many are offered at no additional cost, and they empower members to live healthier lives—each and every day.

### Want to learn more?

Contact the Agent Support Unit at 1-800-309-3163 or email at [agentsupport@humana.com](mailto:agentsupport@humana.com)  
Monday–Friday, 8am–9pm EST

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