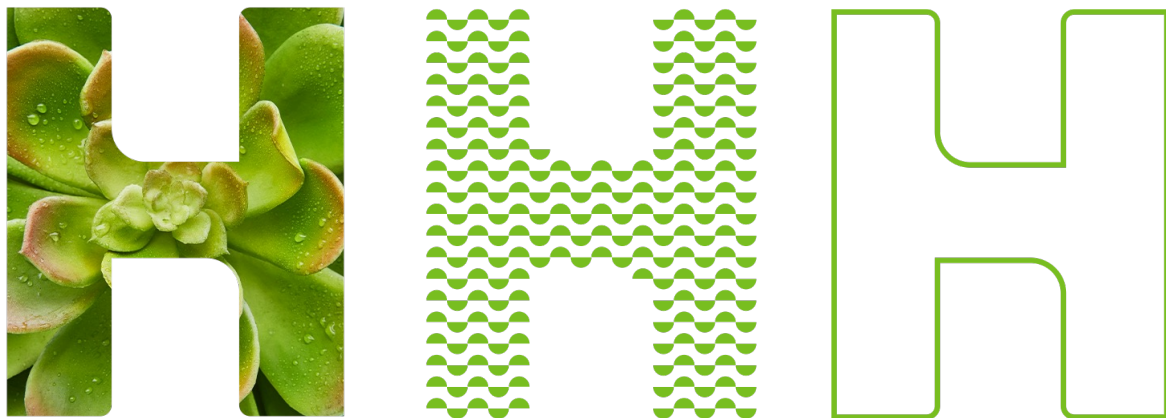


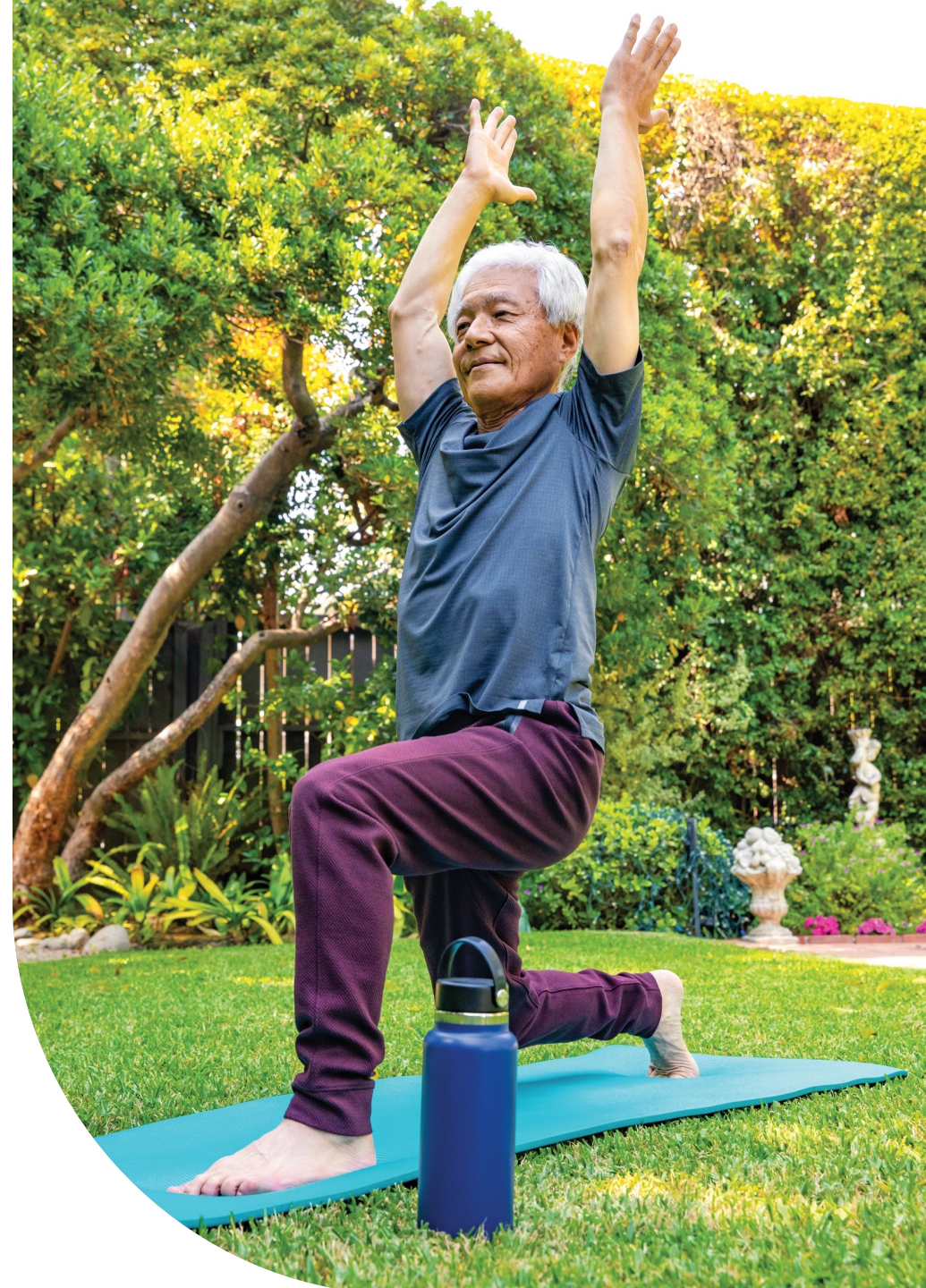
Humana®

# Network freedom and flexibility

**Open network PPO plans for consumers  
who prioritize provider access**



For agent use only. Confidential and proprietary. Do not distribute.



# When network flexibility determines plan choice<sup>1</sup>



Medicare beneficiaries who  
**prioritize network flexibility**  
over other plan features

## These beneficiaries value:

- Access to a wide range of high-quality doctors and hospitals nationwide
- The ability to keep their current doctors
- Getting care without barriers (e.g., no referrals)
- Predictable healthcare expenses

# Get to know these beneficiaries



## Their current plans<sup>3</sup>

32%	Original Medicare (OM) + Medicare Supplement
30%	OM without Medicare Supplement
39%	Medicare Advantage (MA)

The majority of beneficiaries who prioritize network flexibility and provider choice are currently on an OM plan, with or without Medicare Supplement, with which they can see any provider in the country. Those with OM are more likely to also be enrolled in a prescription drug plan (PDP).<sup>4</sup>



# Start with a NEADS analysis

## Here are some questions that are more specifically about network flexibility and provider choice.

- NOW:** How have you covered all your health needs over the past few years? How do you care for your prescription drug, dental and vision care needs? How do you plan to cover any costs not paid by your Original Medicare coverage? Which doctors, hospitals or clinics do you currently go to? Do you have to get referrals to go to them?
- ENJOY:** What do you enjoy about your current coverage, provider network or plan? Does your plan have the coverage you want when you travel?
- ADD/  
ALTER:** What would you like to change about your network and/or plan? Do you have concerns about any changes in your current plan premiums? Would you be interested in a plan that allows you to see any doctor you want who accepts Medicare without a referral and might reduce your monthly health insurance premium?
- DECISION:** Who will make your enrollment decision today?
- SUMMARY:** I'll summarize my notes for you. Did we get it all?

These beneficiaries rarely switch plans.<sup>5</sup> Beneficiaries who switch from OM to an open network MA plan might be more likely to remain on that MA plan—which could lead to more renewals in your book of business and more time to seek new business.

# Consumers look to you for guidance



These consumers are willing to pay a premium—at least up to a point—for network freedom and flexibility.<sup>6</sup> Despite that, keeping costs down to maximize their budget factors into their decision.



They tend to do their own research and have a strong understanding of their plan compared to the general market.<sup>7</sup> They likely already know they want Medicare Supplement when they meet with you and want your opinion about their choice.<sup>8</sup>



When they change their minds, about half have opted for OM + Medicare Supplement, and half for an MA plan.<sup>9</sup> Discuss their needs and see if there might be more suitable options with low, predictable costs and network flexibility.

# Dispel their misconceptions about MA plans



## CONSUMER PERCEPTION

Most beneficiaries in this group believe that MA plans:<sup>10</sup>

- Have narrow networks that restrict who they can see
- Always require referrals to see specialists
- Require prior authorization before most procedures

32% of OM members believe that MA plans are HMOs.<sup>11</sup>



## REALITY

MA plans can offer broad PPO networks and with easy access to care.

In fact, Humana is rolling out [new MA plans](#) that offer more benefits than OM but also include flexible networks and low barriers to care that these consumers desire.



## OPPORTUNITY

After choosing an MA plan, only 10% of these beneficiaries see MA plans as restrictive.<sup>12</sup> If you can help these beneficiaries fully understand their MA plan options, you could open up new possibilities for them.

# Flexibility matters, and you'll find it here

## Humana now offers open network and partially open network PPO plans in select markets.

- ✓ Breadth and quality of network: see any doctor who accepts Medicare, including specialists
- ✓ Care continuity—members can see their current doctors and specialists
- ✓ No referrals needed
- ✓ Go in and out of network with the same copay for PCPs and most specialists.
- ✓ Many plans have \$0 premiums and low out-of-pocket maximums
- ✓ Dental coverage on 100% of plans
- ✓ Network freedom like Original Medicare, but with MA benefits like dental, vision, Rx coverage and more
- ✓ Worldwide emergency coverage for added comfort
- ✓ Get peace of mind while traveling with national coverage

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

# Introducing network flexibility

## Humana's MA plans with open medical provider networks

---

### Fully open network PPO plans

All costs are the same in- and out-of-network.

---

### Mostly open network PPO plans

All costs are the same in- and out-of-network except for MOOP. MOOP is higher out-of-network.

---

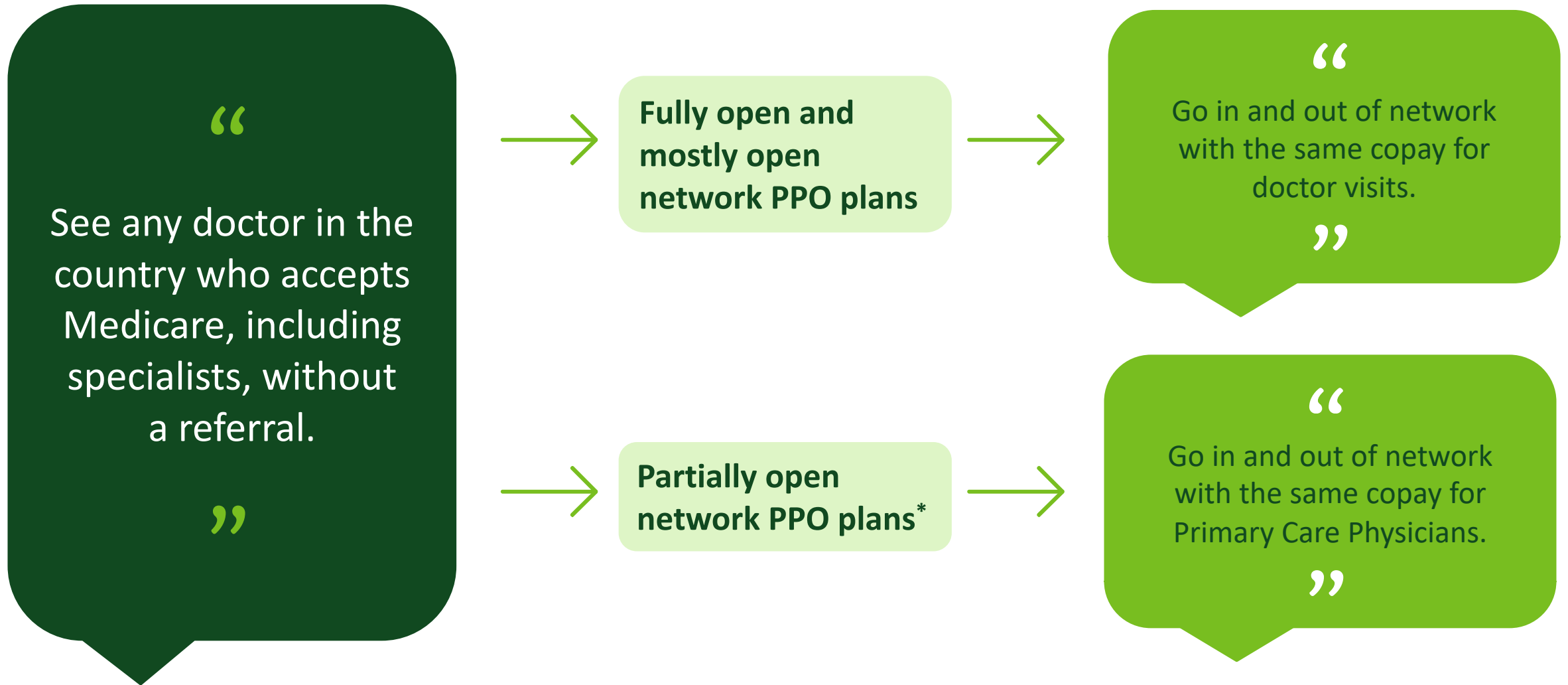
### Partially open network PPO plans<sup>\*</sup>

Copays for PCPs and most specialists are the same in and out of network, but certain specialists like chiropractors and mental health providers have higher costs out of network.

<sup>\*</sup>Available only in Southern California.



# Explain to consumers how these plans work



# Open network plans and markets

REGION	MARKET	PLAN NAME
Central	Chicago/Rockford	HumanaChoice H5216-357 (PPO)
Central	North Dakota/South Dakota	HumanaChoice H5216-398 (PPO)
Florida	Central and North Florida	HumanaChoice Florida H5216-392 (PPO)
Florida	Central and North Florida	HumanaChoice Florida H5216-393 (PPO)
Florida	Southeast Florida	HumanaChoice Florida H5216-311 (PPO)
Florida	Southeast Florida	HumanaChoice Florida H7284-007 (PPO)
Intermountain	Montana	HumanaChoice H5216-365 (PPO)
Pacific Northwest	Idaho	HumanaChoice H5216-132 (PPO)
Midwest	Detroit	HumanaChoice H5216-287 (PPO)
Midwest	Michigan	HumanaChoice H5216-384 (PPO)
Midwest	Northwest Indiana	HumanaChoice H5216-378 (PPO)
Northeast	Pennsylvania	Humana Gold Choice H8145-163 (PFFS)

Refer to Summary of Benefits for plan details, including the network type. Find these and other plan materials at the [Sales Enablement Library](#).

# Open network plans and markets (continued)

REGION	MARKET	PLAN NAME
Pacific Southwest	Arizona	HumanaChoice H5216-335 (PPO)
Pacific Southwest	Colorado	HumanaChoice H5216-333 (PPO)
Pacific Southwest	Northern Rural California	HumanaChoice H5525-056 (PPO)
Pacific Southwest	San Diego	HumanaChoice H5525-076 (PPO)
Pacific Southwest	San Diego	HumanaChoice H5525-077 (PPO)
Pacific Southwest	Southern California	HumanaChoice H5525-074 (PPO)
Pacific Southwest	Southern California	HumanaChoice H5525-075 (PPO)
South Central	Arkansas, Kansas, Missouri, Oklahoma, Illinois	Humana Gold Choice H8145-122 (PFFS)
Southeast	North Carolina (market TBC)	HumanaChoice H5525-071 (PPO)
Southeast	Wilmington	HumanaChoice H5525-034 (PPO)

Refer to Summary of Benefits for plan details, including the network type. Find these and other plan materials at the [Sales Enablement Library](#).

# How to find these beneficiaries



## Reach out to age-ins

These beneficiaries are highly brand loyal and don't switch plans often.<sup>13</sup> The best time to introduce them to open network PPO plans is when they are new to Medicare.



## Check in with potential switchers

Beneficiaries with OM, Med Supp and PDPs might be interested in getting the benefits of MA and their current network flexibility from a single plan. For MA policyholders, ask if they are experiencing the network flexibility they desire.



**Leverage the MRC:** Search “open network” in Humana’s Marketing Resource Center (MRC) for pre-approved, customizable traditional and digital marketing materials. You’ll find assets for various channels, plan types, beneficiaries and in multiple languages for markets where open network plans are available. Access the MRC through Humana’s Vantage agent portal.

# Get the conversation rolling

Here are some conversation-openers this group of beneficiaries might appreciate.

Do you travel often?

Have you faced any barriers to seeing your preferred providers at home or when traveling?

Would you like to be able to see any doctor who takes Medicare patients anywhere in the country?

Have your in- and out-of-network costs been predictable?

Have your Med Supp premiums been rising?

Let's take a look and see if any of your plan benefits can address those concerns. If not, we can also check if another plan might be a better fit for your needs.





# Unmet needs to listen for

Freedom to  
see any doctor  
in the country,  
coverage that  
supports travel

No referrals  
required

Access to  
hospitals and  
doctors  
nationwide

Same costs in  
and out of  
network on  
certain plans

Ability to stay  
with their  
current  
provider

# Share the value of these plans

## MAPD PLANS IN GENERAL

### Convenience and savings

Extra services that could make healthy living easier and help save on premiums and more depending on the plan and individual needs

### Simplicity

Medical coverage, prescription drug coverage and supplemental benefits all under one plan

### Strong provider network

Members can choose from a broad network of providers

## HUMANA OPEN NETWORK PPO PLANS SPECIFICALLY\*

### Predictable costs

Some or all costs are the same in and out of network, depending on the plan or network type

### Travel and be present for loved ones

Get peace of mind while traveling with national coverage

### Dental coverage

On 100% of these plans

## FULLY/MOSTLY OPEN NETWORK PPO PLANS

### Same copay across the country

Pay the same copay for doctor visits in and out of network



# Get into the details

## Find a Doctor Tool

Use Humana's Find a Doctor Tool with Care Highlight® ratings to verify that a consumer's provider of choice is covered. With the new "no network" search option, search for the provider and then see which plans are in-network, rather than having to search by plan. For fully open network PPO plans, members receive care at the same cost for in- and out-of-network providers.

## Double check

- Eligibility status
- Prescription drug coverage
- Pharmacy choice
- Member language preference
- Supplemental benefit options
- Other out-of-pocket costs
- Effect of plan selection on current coverage

# Non-MAPD plans supporting network flexibility

For consumers who want to fill gaps not covered by Original Medicare, consider these options—and don't forget that consumers can select a combination of these plans for complementary coverage.\*

## Medicare Supplement plans

Helps cover for medical costs not paid by Original Medicare.

Predictable costs, the ability to see any provider nationwide that accepts Medicare patients, and no referrals—even for specialists.

### **Plans to check out:**

- Humana Med Supp plans
- Humana Achieve Med Supp plans

## PDPs

Add prescription drug coverage for Original Medicare policyholders. Broad pharmacy networks and selecting a mail order pharmacy can provide a flexible member experience.

### **Plans to check out:**

- Humana Walmart Value Rx Plan
- Humana Premier Rx Plan
- Humana Basic Rx Plan

## Individual Dental and Vision (IDV) plans

Members not enrolled in an MA plan can still get supplemental benefit coverage with a standalone plan. These plans can be enrolled in year-round, even by non-Medicare-eligible consumers.

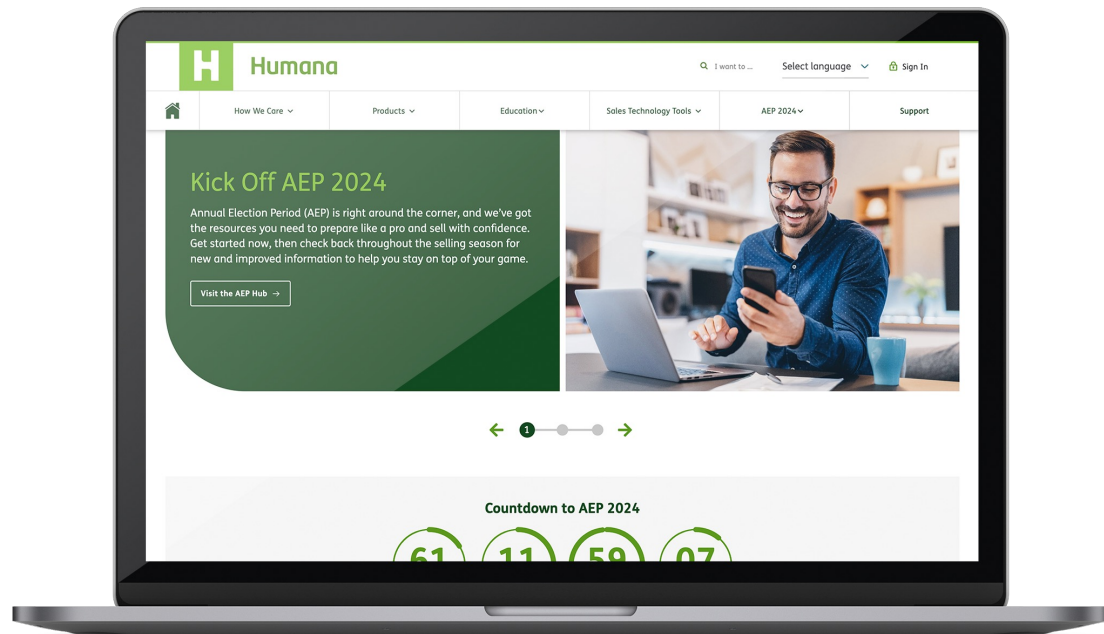
### **Plans to check out:**

- 10 individual dental options
- Humana Vision PLUS plans
- Humana Extend plans bundling dental, vision and hearing coverage

# Learn more

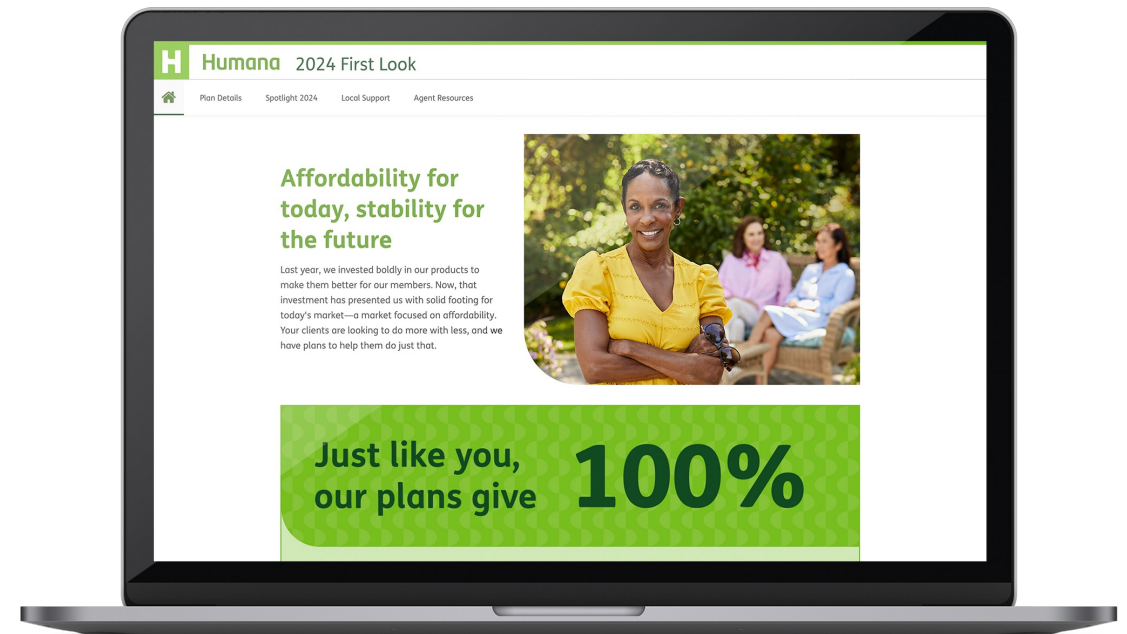
## Get more sales strategies on Ignite

Find lead generation, sales and retention tips and tactics at [IgniteWithHumana.com](https://ignitewithhumana.com). Articles, playbooks, webinars, one pagers and more can help you find more customers, close more sales and build lasting relationships with members.



## Humana First Look

Learn more about Humana plans at [firstlook.humana.com/FirstLook](https://firstlook.humana.com/FirstLook). Find which plans are available in your market, and get plan specifics to help you find the right plans for member needs.





Offering affordable MAPD plans with flexible benefits for Medicare beneficiaries—as well as competitive options for those who prefer Medicare Supplement plans and PDPs.

# Thank you

**Humana**<sup>®</sup>

# Sources

1. “Network Consumer Segment,” Humana, based on data and analysis from Boston Consulting Group, June 12, 2023, last accessed July 7, 2023.
2. “Network Consumer Segment.”
3. “Segmentation Strategy Update,” Humana, based on data and analysis from Boston Consulting Group, March 2023, last accessed June 10, 2023.
4. “Network Consumer Segment.”
5. “Segmentation Strategy Update.”
6. “Segmentation Strategy Update.”
7. “Network Consumer Segment.”
8. “Segmentation Strategy Update.”
9. “Segmentation Strategy Update.”
10. “Segmentation Strategy Update.”
11. “Network Consumer Segment Opportunity Framing,” Humana Enterprise Experience Transformation Team, June 20, 2023, last accessed July 7, 2023.
12. “Network Consumer Segment.”
13. “Segmentation Strategy Update.”