

# Open Network PPO plans



## Network freedom and flexibility

Open Network PPO plans for consumers who prioritize provider access



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# Humana®



**Approximately 30% of Medicare beneficiaries prioritize network flexibility over other features.<sup>1</sup>**

These beneficiaries rarely switch plans.<sup>2</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.

### Medicare 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

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

- Breadth and quality of network
- Care continuity
- Network freedom
- Many plans have \$0 premiums
- Dental coverage
- Worldwide emergency coverage
- No referrals needed
- Go in and out of network with the same copay for PCPs and most specialists\*



# Open Network PPO 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 Northern Florida	HumanaChoice Florida H5216-392 (PPO)
Florida	Central and Northern Florida	HumanaChoice Florida H5216-393 (PPO)
Florida	Southeast Florida	HumanaChoice Florida H5216-311 (PPO)
Florida	Southeast Florida	HumanaChoice Florida H5216-007 (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)
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)

**Get your First Look at 2024 plans at [FirstLook.Humana.com](https://www.humana.com/firstlook).**

\* Plans in San Diego and Southern California allow your members to go in and out of network for the same copay for primary care physicians and certain specialists only

1. "Network Consumer Segment," Humana, based on data and analysis from Boston Consulting Group, June 12, 2023, last accessed July 7, 2023.
2. "Segmentation Strategy Update," Humana, based on data and analysis from Boston Consulting Group, March 2023, last accessed June 10, 2023.