



# Health First Health Plans 2018 Medicare Advantage Plans

<Sales Rep Name>

Licensed Medicare Sales Representative

# Welcome

## Today we'll cover:

- About Health First Health Plans
- Basics of Medicare
- Enrollment Periods
- Our 2018 Medicare Advantage Plans
  - Classic Plan (HMO-POS)
  - Value Plan (HMO)
  - Rewards Plan (HMO)
  - Secure Plan (HMO) – No Part D Coverage
- Help Paying for Costs
- Enrollment Options



# About Health First Health Plans

## Health First is our parent company

- Formed in August 1995
- A private, not-for-profit Integrated Delivery Network (IDN) that combines health insurance, four hospitals, a multi-specialty medical group and outpatient & wellness services to provide *wellness and prevention with community and hospital services* into a seamless continuum of care

## Membership – as of <June 1, 2017>

- <36,000> Medicare Advantage members
- <115,929> Commercial members
- <150,840> total members



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# About Health First Health Plans (continued)

## Our Office Locations:

- **Brevard**

6450 U.S. Highway 1, Rockledge 32955

- **Indian River**

2040 Treasure Coast Plaza, Vero Beach 32960

- **Web Address:** [myHFHP.org](http://myHFHP.org)



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# Our Network Hospitals

## Health First Hospitals

- Health First's Holmes Regional Medical Center
- Health First's Cape Canaveral Hospital
- Health First's Palm Bay Hospital
- Health First's Viera Hospital



## Florida Hospitals

### Volusia & Flagler Counties

- Memorial Medical Center
- Deland
- Fish Memorial
- Oceanside

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# Our Network Hospitals (continued)

## Florida Hospital - Volusia & Flagler (cont.)

- Flagler
- New Smyrna (formerly Bert Fish)

## Florida Hospital - Orange, Osceola, Polk & Seminole Counties

- Altamonte
- Apopka
- Celebration Health
- East Orlando
- Florida Hospital for Children
- Florida Hospital for Women
- Kissimmee
- Orlando
- Winter Garden
- Winter Park



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# Our Network Hospitals (continued)

## Florida Hospital - Hardee & Highland Counties

- Heartland Medical Center Lake Placid
- Wauchula



## Other Network Hospitals

- Kindred Hospital
- Sebastian River Medical Center
- Indian River Medical Center
- Select Specialty Hospital – Daytona Beach

# Accreditations and Awards

- For <2017>, The Centers for Medicare & Medicaid Services (CMS), recognized Health First Health Plans with an Overall Plan Rating with a **<4 out of 5 stars>** ([www.medicare.gov](http://www.medicare.gov))



- **<Commendable>** accreditation status by the National Committee for Quality Assurance (NCQA)
- NCQA ranked Health First Health Plans <4 out of 5> Stars in Florida and <4 out of 5> Stars in the nation among Medicare Advantage Plans for <2015-16> ([www.ncqa.org](http://www.ncqa.org))



# Basics of Medicare

Part  
**A**

## Hospital Insurance

Covers:

- Hospitals
- Hospice
- Home Health
- Skilled Nursing Facility

*Has deductible and cost-sharing*

Part  
**B**

## Medical Insurance

Covers:

- Physician services
- Diagnostic services
- Preventive services
- Outpatient services
- Medical equipment
- Some drugs

*Has deductible and cost-sharing*

Part  
**C**

## Medicare Advantage

- Provided by private insurance companies
- Includes benefits/ services covered under Original Medicare
- Plan may include Prescription Drug Coverage

Part  
**D**

## Prescription Drug Coverage

Options:

- A standalone plan that goes with Original Medicare
- OR—
- A Medicare Advantage-Prescription Drug Plan that offers medical and drug benefits together

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# Medicare Advantage Plans

## What is a Medicare Advantage Plan?

- Contracted with the Centers for Medicare & Medicaid Services (CMS)
- Medicare Part A and Part B Services covered through the Plan, which are no longer paid for under Original Medicare (Replacement Plans)
- **They are not Medigap or Medicare Supplement Plans**
- Some may include Prescription Drug Coverage

Part

C

### Medicare Advantage

- Provided by private insurance companies
- Includes benefits/ services covered under Original Medicare
- Plan may include Prescription Drug Coverage

# Medicare Advantage Plans

## Who Can Join?

You must:

- Be entitled to Part A
- Be enrolled in Part B
  - Must continue to pay Part B premium
- Live in the plan's service area
- Not have End-Stage Renal Disease (ESRD)

Part

C

## Medicare Advantage

- Provided by private insurance companies
- Includes benefits/ services covered under Original Medicare
- Plan may include Prescription Drug Coverage



# Enrollment Periods

## Initial Enrollment Period (IEP)

- Applies when first eligible for Medicare Part A and/or Part B
- The signup period has a seven-month timeframe

## Annual Election Period (AEP)

- October 15 through December 7
- Changes will be effective January 1

## Medicare Advantage Plan Disenrollment Period (MADP)

- January 1 through February 14

# Enrollment Periods (continued)

## Lock-in

- February 15 through December 31

## Special Enrollment Period (SEP)

- Applies when certain life events occur, such as:
  - Loss of group coverage
  - Moving to a new area
- Low Income Subsidy eligibility

# 2018 Plan Benefit Review

- Monthly Premiums
- Out-of-Pocket Maximums
- No Deductibles
- Preventive Services and Screenings
- Inpatient/Outpatient Care
- **Worldwide Emergency & Urgent Care**
- Additional Benefits
- Out-of-Network Benefits
- Prescription Drug Coverage



# Prescription Drug Tiers

**Tier 6**  
**<\$0> – Retail & Mail Order**

**Tier 1 – Preferred Generic**  
**<\$5>: 30-day retail**      **<\$15>: 90-day Retail**      **<\$10>: 90-day mail order**

**Tier 2 – Generic**  
**<\$15>: 30-day retail**      **<\$45>: 90-day retail**      **<\$30>: 90-day mail order**

**Tier 3 – Preferred Brand**  
**<\$45>: 30-day retail**      **<\$135>: 90-day retail**      **<\$112.50>: 90-day mail order**

**Tier 4 – Brand**  
**<\$90>: 30-day retail**      **<\$270>: 90-day retail**      **<\$225>: 90-day mail order**

**Tier 5 – Specialty**  
**<33%> 30-day retail only**

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# 2018 Standard Part D: Out-of-Pocket Costs

**Yearly Deductible (Our Plan has NO Deductible)**

**\$405**

**Initial Coverage**

**\$3,750**

**Coverage Gap**

**\$5,000**

**Brand Name 35%**

**Generics 44%**

**Catastrophic Coverage**

**Brand Name \$8.35**

**Generics \$3.35**

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# Get Help Paying for Costs

## Medicare Part D Low Income Subsidy (LIS)

“Extra Help” to pay for your prescription drug costs and exemption from the Coverage Gap

### 2018 Extra Help Eligibility

**Yearly Income:** Less than <\$18,090 Individual/\$24,360 Married>

**Resources:** Less than <\$12,320 Individual/\$24,600 Married>  
(Checking, Savings, Stocks & Bonds)

### 2018 Premium Reductions with 100% LIS

**Classic plan premium reduced to <\$68.90>**

**Value plan premium reduced to <\$3.90>**

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# Get Help Paying for Costs

## Medicare Savings Program (MSP)

- Assists with paying for Part A and/or Part B premiums
- Medicaid may also help pay deductible, copays and coinsurance
- Four programs available

# Get Help Paying for Costs

## Qualified Medicare Beneficiary (QMB)

Medicare Part A & Part B Premiums Paid

Assist with Cost Sharing for Part A & Part B benefits

Full Medicaid Benefits (QMB Plus Only)

## Specified Low-Income Medicare Beneficiary (SLMB)

Medicare Part B Premium Paid

Full Medicaid Benefits (SLMB Plus Only)

## Qualifying Individual (QI)

Medicare Part B Premium Paid

## Qualified Disabled & Working Individuals (QDWI)

Medicare Part A Premium Paid (if applicable)

# How Can I Get More Information?

## Medicare

1.800.MEDICARE (1.800.633.4227)

TDD/TTY 1.877.486.2048

24 hours a day/7 days a week

## Social Security

1.800.772.1213

TDD/TTY 1.800.325.0778

7 a.m. to 7 p.m. Monday – Friday

## Medicaid

1.866.762.2237

TDD/TTY 1.800.955.8771

8 a.m. to 5 p.m. Monday – Friday

## My Advocate™ by Altegra

1.866.240.7270

TDD/TTY 1.877.644.3244

9 a.m. to 6 p.m. Monday – Friday

*(Third Party Administrator for Health First Health Plans)*

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# Do You Have Other Insurance?



If you currently have health coverage through an employer, union or One Exchange, joining a plan could:

- Affect your employer or union health benefits, including prescription drug coverage
- Cause loss of your employer or union coverage

**Important:** Read the communications your employer or union sends. If you have questions, visit their website or contact the office listed in their communications. If there is no information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.



# How to Enroll

## Enroll Today

Complete form included in enrollment packet

## Request a Telephone Enrollment or Home Appointment

Toll Free: 1.800.716.7737

TDD/TTY: 1.800.955.8771

## Come to one of our offices

No appointment necessary

## Enroll Online

[myHFHP.org](http://myHFHP.org) – Health First Health Plans

[www.medicare.gov](http://www.medicare.gov) – CMS Online Enrollment Center



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# Contact Information

## Office Locations

### ■ Main Office

6450 U.S. Highway 1, Rockledge, FL 32955

Lobby/walk-in hours: 8 a.m. to 5 p.m. Monday – Friday

### ■ Indian River Office

2040 Treasure Coast Plaza, Vero Beach, FL 32960

Lobby/walk-in hours: 8:30 a.m. to 5 p.m. Monday – Friday

## Customer Service

- 1.800.716.7737 (Toll Free)
- 1.800.955.8771 (TDD/TTY Relay)

## Hours

- 8 a.m. to 8 p.m. weekdays; 8 a.m. to noon Saturdays
- From October 1 to February 14, we're available seven days a week from 8 a.m. to 8 p.m.

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# Disclaimers

- Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal.
- Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.
- Other Pharmacies, Physicians and Providers are available in our network.
- All rankings are displayed online at [www.ncqa.org](http://www.ncqa.org). NCQA is a private, nonprofit organization dedicated to improving healthcare quality.

# Disclaimers

- This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payment, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
- You must continue to pay your Medicare Part B premium.
- This information is available for free in other languages. Please call our customer service number at <1.800.716.7737> or TDD/TTY relay 1.800.955.8771. From October 1 to February 14, we're available seven days a week from 8 am to 8 pm.



# Questions?

## Thank you for attending today

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