



Regence

Medicare Advantage Plans First Look - 2023

July 21

Welcome

Jan Hinton | Sales Executive

Jason Hegstad | Medicare Sales Manager

- What's new in 2023
- Our value
- Certification

**The contents of this presentation are confidential.
Details about our 2023 plans and benefits cannot be
shared with the public until October 1st, 2022.**

This meeting **does not satisfy the annual
certification requirement.**



New for 2023

Stable premium and benefits with some adjustments to create better value for the money and for alignment with the market

Product portfolio value cascade

- Minor changes to plans to correct some value differentiation between lower premium and higher premium plans
 - Decreased cost sharing adjustments to create competitive mid-priced plans;
 - No/low-cost plans have small cost-sharing increases on infrequently used benefits to align value

In-home support services (Papa Pals)

Tier 4 drugs are now a copay vs coinsurance on all plans

Diagnostic Radiology is now a copay vs coinsurance on all plans

Part B buy-down added to certain MA-only plans in Oregon

Lower behavioral health/psych copays

Lower out of network MOOP for PPO plans

Telehealth now includes urgent care services at PCP copay



New for 2023

Papa Pals now expanded to in-home support service

Papa Pals combats loneliness and social isolation by connecting Regence members with highly-screened companions to help with activities of daily living.

- Transportation for errands and doctor's appointments
- Light housekeeping
- Light exercise activity
- Care gap reminders
- Technology assistance
- Contactless delivery service
- Members are eligible for 48 hours per year at no cost
- **No eligibility criteria!**



New for 2023

- Lowered copay for mental health, substance abuse, and psychiatric services
- Telehealth: Urgent care is now same copay as PCP

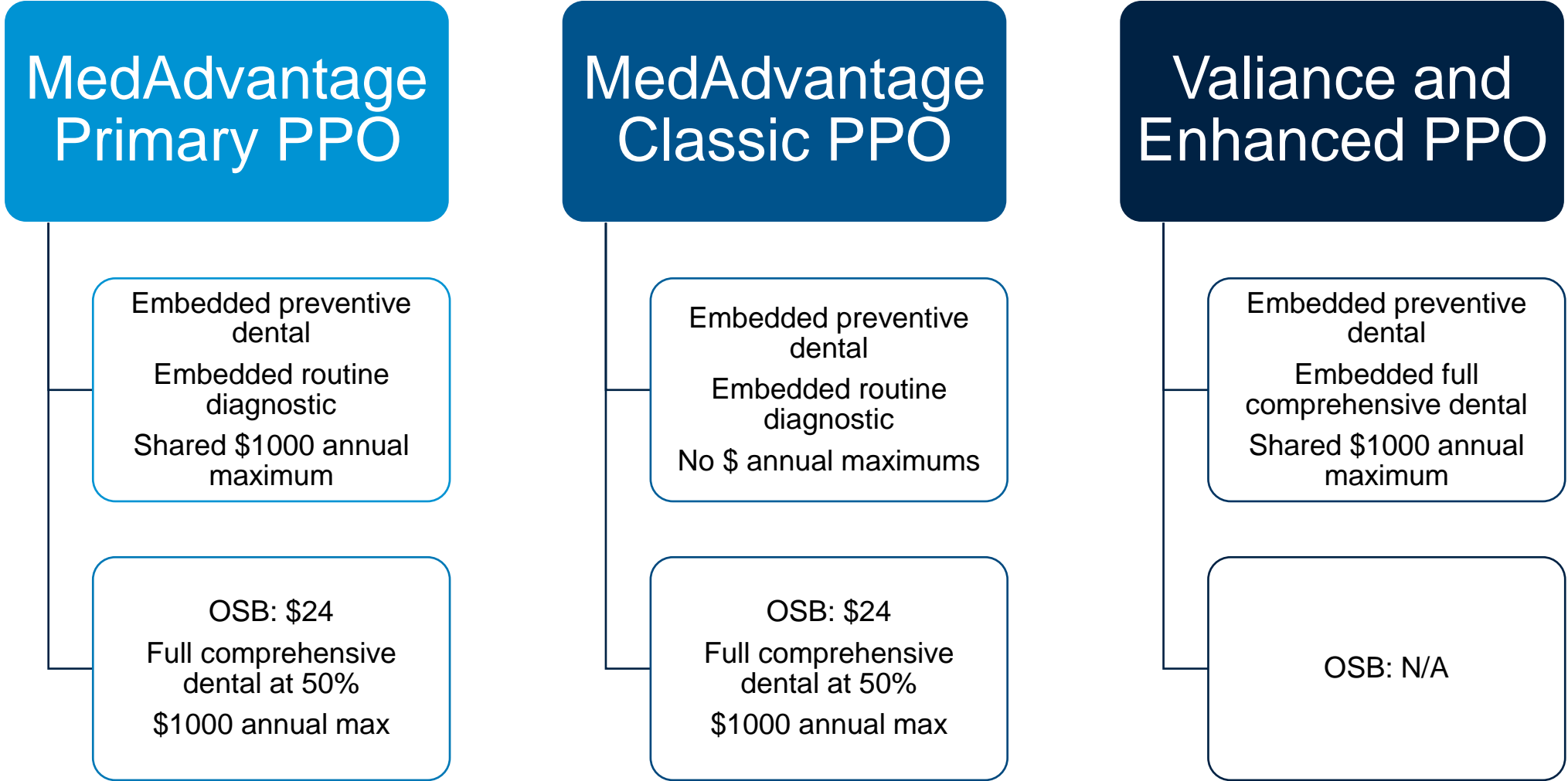


New for 2023

Tier 4 prescription drugs
\$100 copay for 30-day
supply (was 40%)

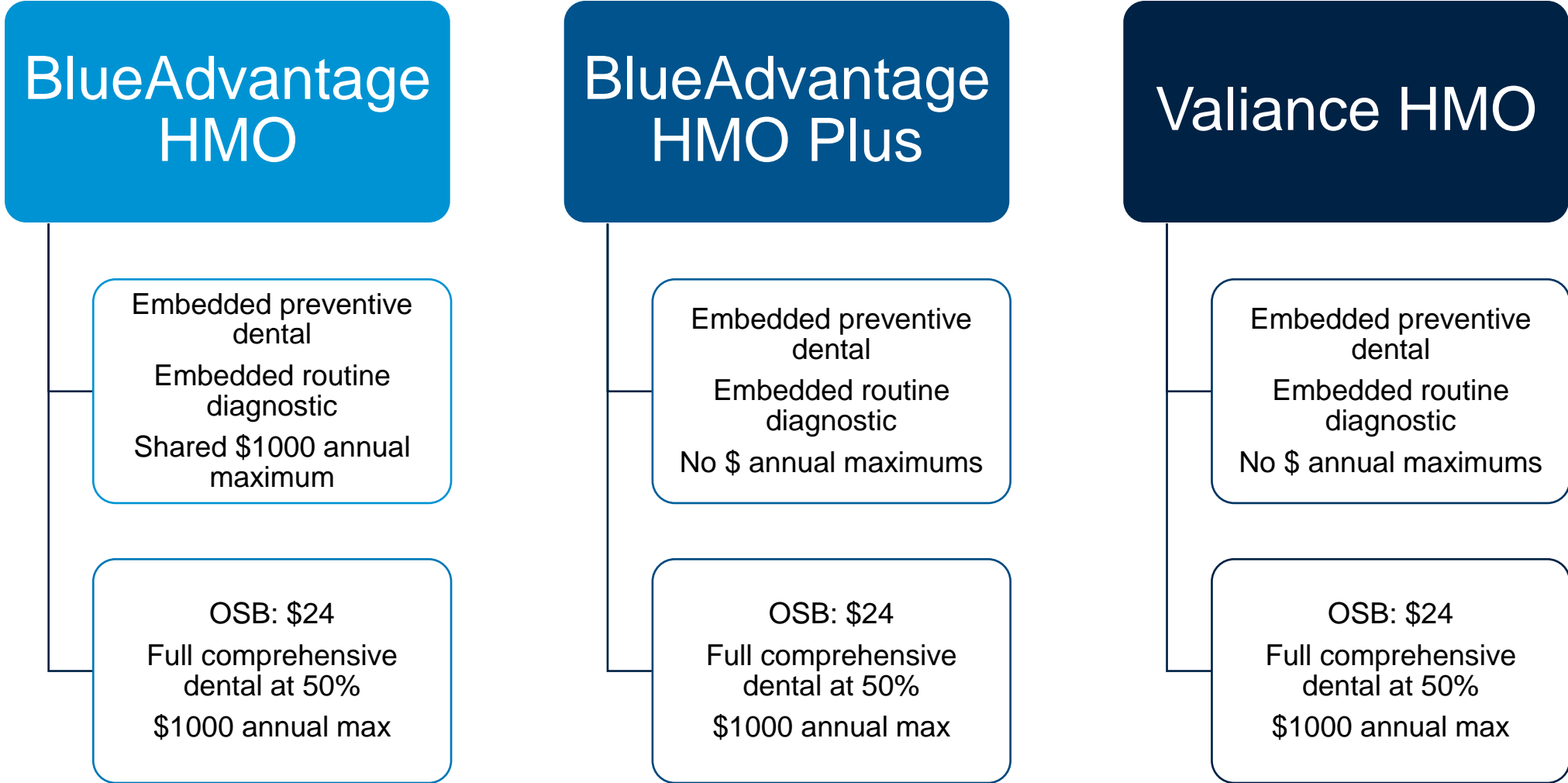
Let's talk about dental

No major changes – still covering most dental services with no deductible and no waiting periods



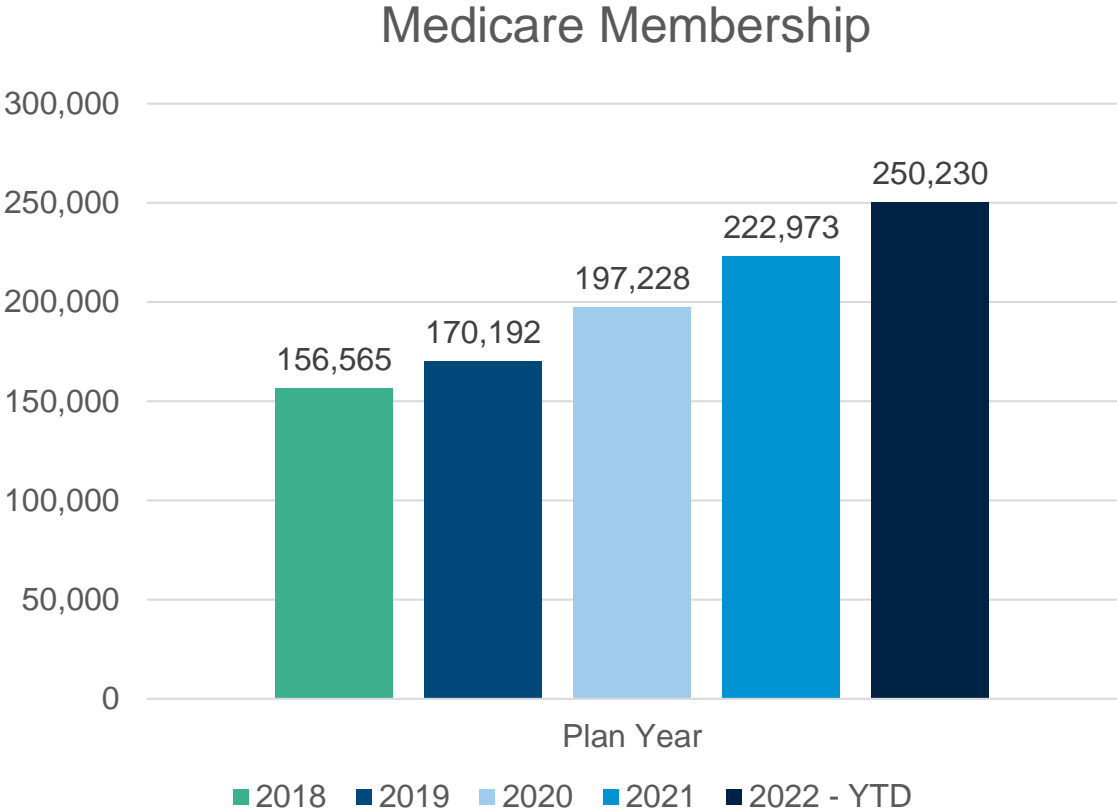
Let's talk about dental

No major changes – still covering most dental services with no deductible and no waiting periods



Achieving more together

Almost 100,000 new members in 5 years!



Thank you for your partnership!

We are committed to a First in Class member **and** agent experience.

We love hearing from you! Please let us know how we can support your needs better.

Your local sales executives, managers and agent support are happy to assist.

Visitor / travel program

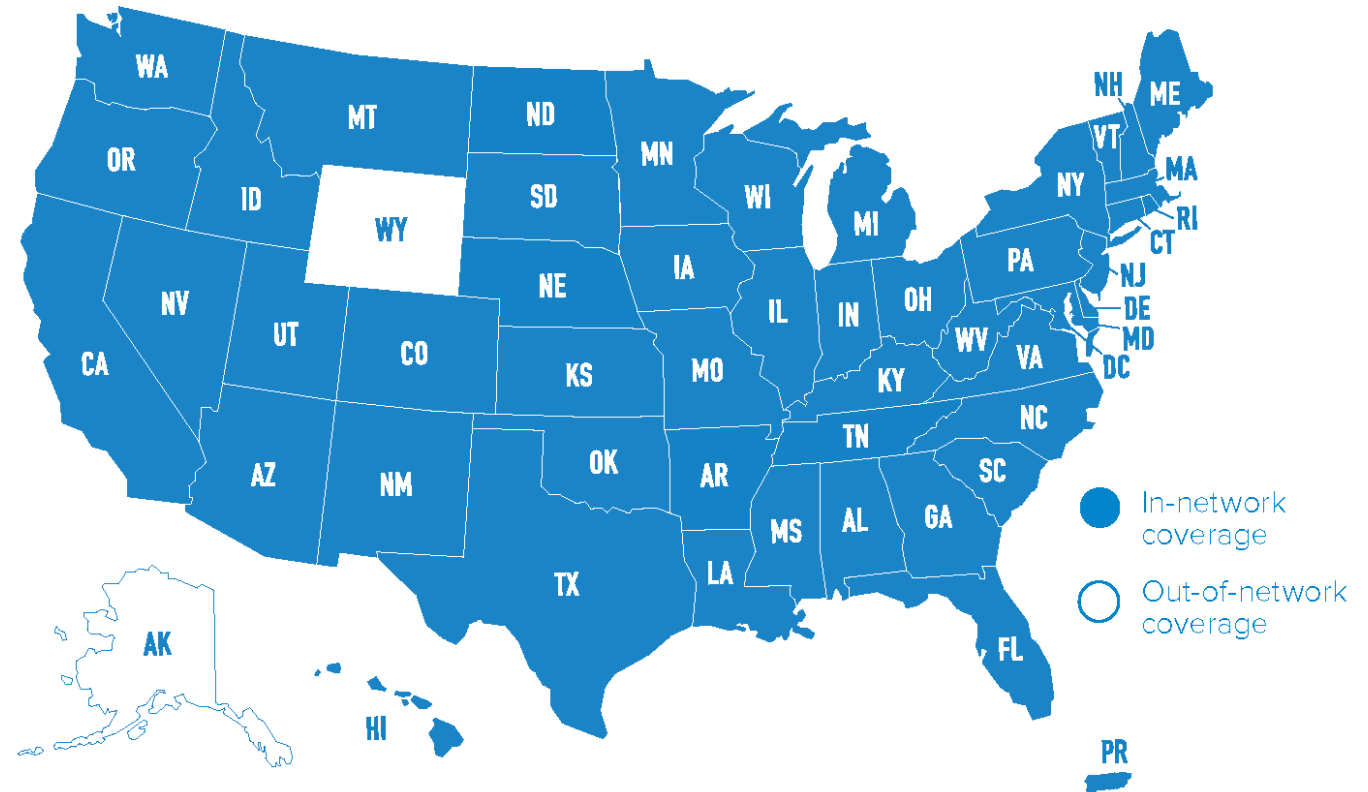
Worldwide travel benefit

- Urgent and emergency travel coverage in over 190 countries around the world with no annual or lifetime limits

Access to one of the largest PPO networks in the country

- Members have access to network providers while traveling

Providers available in 48 states, Washington D.C. and Puerto Rico



For details please visit:
regence.com/medicare/providers



Local provider networks and partnerships

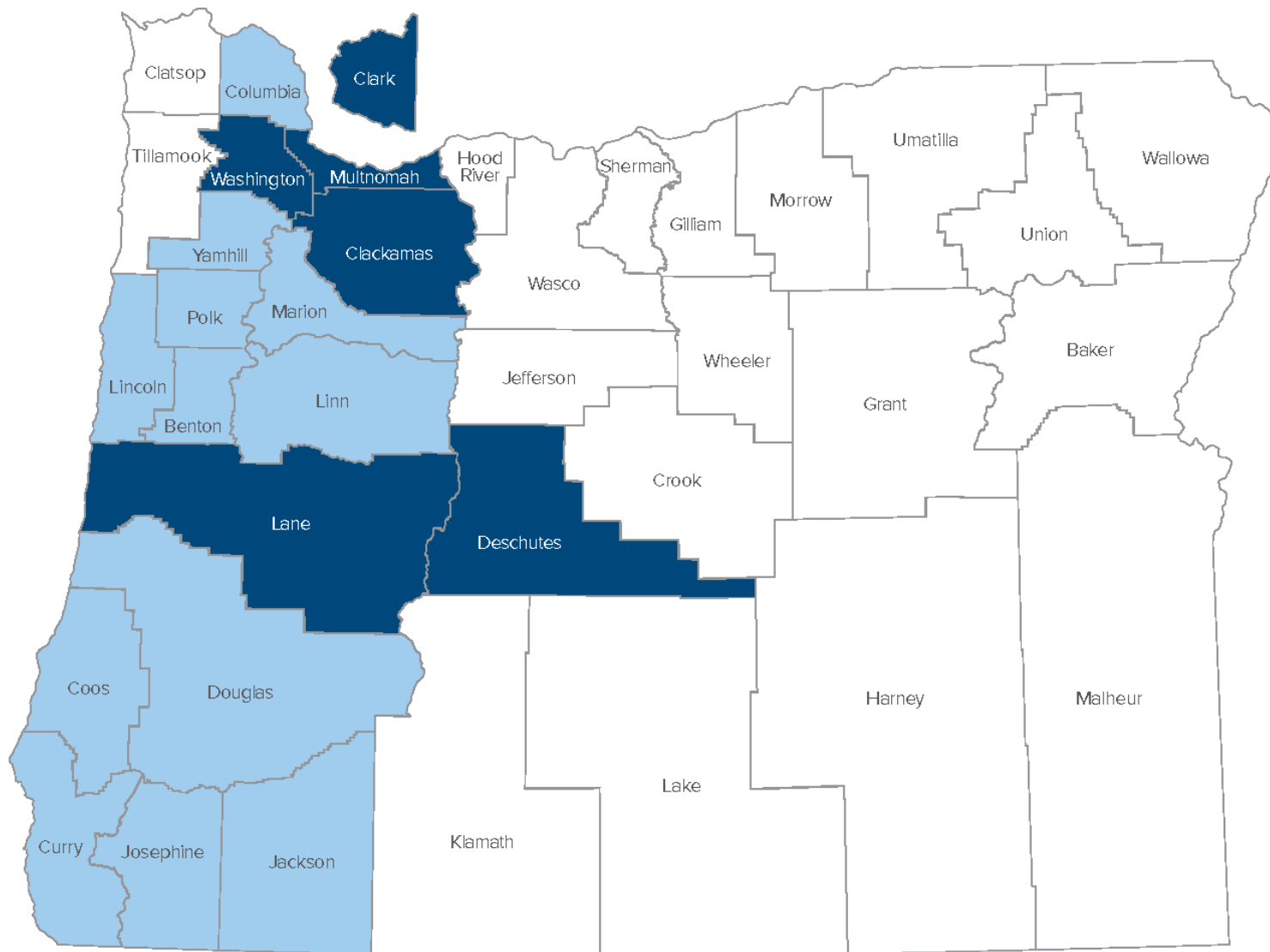


Regence Medicare Advantage – Oregon

New for 2023

- PPO plan expansion into Deschutes County

- PPO available
- PPO and HMO available





What's new in 2022 and beyond!

- **New Online Enrollment Features**

- Single-Sign-On system from your Producer Center
- Electronic Scope of Appointment
- More intuitive experience for member and agent
- Send for signature and personalized enrollment links

- **New Sales Materials & Resource pages – coming soon!**

- Public landing page for accessing all materials in one place
- PDFs, links to important resources, and more
- Improved and easier user experience

- **New Producer Center – coming soon!**

- A more intuitive experience with improvements to the interface, reporting features, and access to client information



Certification

NEW! Regence has streamlined the certification process

- One certification that covers all states and plans
- New agents who complete the certification training for 2023 will be ready to sell for the remainder of 2022.
- New agents who request a Medicare appointment will be automatically invited to complete certification.

Certification invitations were emailed on July 7th

- Invitations will be sent to the email address provided last year.
- All training must be completed by **September 15, 2022**, to be ready to sell this AEP.



Customer Service

Local customer service representatives who live and work in our service area

- Calls answered within **26 seconds** on average
- **92%** first-call resolution
- **93%** call satisfaction
- Over **96%** AEP retention rate

Customer Service:

PPO/PDP: (800) 541-8981

HMO: (855) 522-8896

Mon – Fri 8:00 am – 8:00 pm

Seven days a week, Oct. 1 – March 31

Your support team

Partners in your success – Supporting your marketing, strategy, training and events



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Medicare Agent Support | Call: (800) 557-0555 Mon – Fri 8:00 am – 5:00 pm PT | Email: RegenceMedicareSales@Regence.com



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Leadership



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Oregon Metro PPO

Clackamas, Deschutes, Lane, Multnomah and Washington

| In-Network Benefits | Valiance (PPO) | MedAdvantage + Rx Primary (PPO) | MedAdvantage + Rx Classic (PPO) | MedAdvantage + Rx Enhanced (PPO) |
|--|---|---|--|---|
| Premium / Plan number | \$0 – H3817-010 All counties listed above | \$0 – H3817-011-001 Clackamas, Lane, Multnomah, Washington | \$47 – H3817-008-001 All counties listed above | \$175 – H3817-009-001 Clackamas, Lane, Multnomah, Washington |
| PCP / Specialist | \$0 / \$40 | \$0 / \$45 | \$5 / \$40 | \$0 / \$25 |
| Outpatient lab services – HbA1C Outpatient lab services – all other | \$0 / \$5 | \$0 / \$20 | \$0 / \$10 | \$0 / \$0 |
| Inpatient hospital | Days 1 – 4 \$390 | Days 1 – 5 \$395 | Days 1 – 4 \$395 | Days 1 – 5 \$315 |
| ASC / outpatient hospital | \$40 - \$225 / \$40 - \$275 | \$45 - \$300 / \$45 - \$375 | \$40 - \$300 / \$40 - \$350 | \$25 - \$225 / \$25 - \$275 |
| Max out-of-pocket in-network | \$5,000 | \$6,200 | \$5,700 | \$5,000 |
| Extra benefits (with no extra premium) | Alternative care (chiropractic, acupuncture, massage, naturopathy), preventive dental, routine vision and routine hearing exams, vision hardware, hearing aids, telehealth (medical and behavioral), meal delivery, PERS device/monitoring, in-home support services | | | |

*All premiums, benefits & cost share are pending CMS approval. Changes from 2022 highlighted in blue.

Oregon Non-Metro PPO

Benton, Columbia, Coos, Curry, Douglas, Jackson,
Josephine, Lincoln, Linn, Marion, Polk, Yamhill and Clark (WA)

| In-Network Benefits | Valiance (PPO) | MedAdvantage + Rx Primary (PPO) | MedAdvantage + Rx Classic (PPO) | MedAdvantage + Rx Enhanced (PPO) |
|--|---|---|---|--|
| Premium / Plan number | <u>\$0 – H3817-010</u> – all counties listed above | <u>\$18 – H3817-011-002</u> – all counties listed above | <u>\$75 – H3817-008-002</u> – all counties listed above | <u>\$160</u> – H3817-009-002- Benton, Columbia, Coos, Curry, Douglas, Jackson, Josephine, Linn, Marion, Polk, Yamhill and Clark (WA) |
| PCP / Specialist | \$0 / \$40 | \$5 / \$45 | \$5 / \$40 | \$0 / \$25 |
| Outpatient lab services – HbA1C Outpatient lab services – all other | \$0 / \$5 | \$0 / \$20 | \$0 / \$10 | \$0 / \$0 |
| Inpatient hospital | Days 1 – 4 \$390 | Days 1 – 5 \$395 | Days 1 – 4 \$395 | Days 1 – 5 \$300 |
| ASC / outpatient hospital | \$40 - \$225 / \$40 - \$275 | \$45 - \$300 / \$45 - \$375 | \$40 - \$300 / \$40 - \$350 | \$25 - \$225 / \$25 - \$275 |
| Max out-of-pocket in-network | \$5,000 | \$6,200 | \$5,700 | \$5,000 |
| Extra benefits (with no extra premium) | Alternative care (chiropractic, acupuncture, massage, naturopathy), preventive dental, routine vision and routine hearing exams, vision hardware, hearing aids, telehealth (medical and behavioral), meal delivery, PERS device/monitoring, in-home support services | | | |

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Drug Coverage PPO

Benton, Clackamas, Columbia, Coos, Curry, Deschutes, Douglas, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Yamhill, Washington and Clark (WA)

Preferred Pharmacies

Chain pharmacies:

Albertsons
Costco
Fred Meyer
Rite Aid
Walgreens
Walmart

Independent pharmacy groups:

Arete
Elevate
Health Mart Atlas

| Prescription drug coverage one-month supply | MedAdvantage + Rx Primary (PPO) H3817-011-001 H3817-011-002 | MedAdvantage + Rx Classic (PPO) H3817-008-001 H3817-008-002 | MedAdvantage + Rx Enhanced (PPO) H3817-009-001 H3817-009-002 |
|---|--|--|---|
| Pharmacy network | Preferred / Standard Pharmacy | | |
| Deductible: waived for Tiers 1 & 2 drugs | \$250 | \$150 | \$0 |
| Tier 1: Preferred generic mail order Tier 1: Preferred generic retail | \$0 / \$0 \$0 / \$10 | \$0 / \$0 \$0 / \$10 | \$0 / \$0 \$0 / \$10 |
| Tier 2: Generic | \$13 / \$20 | \$13 / \$20 | \$8 / \$20 |
| Tier 3: Preferred brand | \$40 / \$47 | \$40 / \$47 | \$40 / \$47 |
| Tier 4: Non-preferred drug | \$100 / \$100 | \$100 / \$100 | \$100 / \$100 |
| Tier 5: Specialty | 28% | 30% | 33% |
| Select insulin drugs are a \$35 copay at preferred and standard retail pharmacies – deductible waived | | | |

*Changes from 2022 highlighted in blue.

PPO Optional Supplemental Benefits

Benton, Clackamas, Columbia, Coos, Curry, Deschutes, Douglas, Jackson,
Josephine, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Washington, Yamhill, and Clark (WA)

| In-Network Benefits | Valiance (PPO) H3817-010 | MedAdvantage + Rx Primary (PPO) H3817-011-001 H3817-011-002 | MedAdvantage + Rx Classic (PPO) H3817-008-001 H3817-008-002 | MedAdvantage + Rx Enhanced (PPO) H3817-009-001 H3817-009-002 |
|---|---------------------------------------|--|--|---|
| Premium | NA | \$24 | \$24 | NA |
| Comprehensive Dental Services <ul style="list-style-type: none">Restorations, endodontics, periodontics, oral surgeryCrowns, dentures, partials, bridges, implants | Included in standard medical benefits | 50% | 50% | Included in standard medical benefits |
| Annual Benefit Maximum | NA | \$1,000 | \$1,000 | NA |

Oregon HMO

Clackamas, Lane, Multnomah, Washington and Clark (WA)

| In-Network Benefits | Valiance (HMO) | BlueAdvantage (HMO) | BlueAdvantage Plus (HMO) |
|--|--|---|--|
| Premium / Plan number | \$0 – H6237-006 – all counties listed above | \$0 – H6237-007-001 – all counties listed above | \$46 – H6237-008-001 – all counties listed above |
| PCP / Specialist | \$0 / \$35 | \$0 / \$40 | \$0 / \$35 |
| Outpatient lab services – HbA1C Outpatient lab services – all other | \$0 / \$5 | \$0 / \$5 | \$0 / \$5 |
| Inpatient hospital | Days 1 – 4 \$375 | Days 1 – 5 \$395 | Days 1 – 4 \$375 |
| ASC / outpatient hospital | \$35 - \$275 / \$35 - \$300 | \$40 - \$275 / \$40 - \$375 | \$35 - \$275 / \$35 - \$300 |
| Max out-of-pocket in-network | \$4,900 | \$5,500 | \$4,900 |
| Extra benefits (with no extra premium) | Alternative care (chiropractic, acupuncture, massage, naturopathy), preventive dental, routine vision and routine hearing exams, vision hardware, hearing aids, telehealth (medical and behavioral), meal delivery, PERS device/monitoring, in-home support services | | |

*Plan H6237-007-002 was discontinued and cross walked to H6237-007-001. Plan H6237-008-002 was discontinued and cross walked to H6237-008-001.

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Oregon HMO

Deschutes

| In-Network Benefits | Valiance (HMO) | BlueAdvantage (HMO) | BlueAdvantage Plus (HMO) |
|--|---|----------------------------------|-----------------------------|
| Premium / Plan number | \$0 – H6237-006 | \$35 – H6237-007-003 | \$89 – H6237-008-003 |
| PCP / Specialist | \$0 / \$35 | \$0 / \$40 | \$0 / \$35 |
| Outpatient lab services – HbA1C Outpatient lab services – all other | \$0 / \$5 | \$0 / \$5 | \$0 / \$5 |
| Inpatient hospital | Days 1 – 4 \$375 | Days 1 – 5 \$395 | Days 1 – 4 \$375 |
| ASC / outpatient hospital | \$35 - \$275 / \$35 - \$300 | \$40 - \$300 / \$40 - \$35 - 375 | \$35 - \$275 / \$35 - \$300 |
| Max out-of-pocket in-network | \$4,900 | \$5,500 | \$4,900 |
| Extra benefits (with no extra premium) | Alternative care (chiropractic, acupuncture, massage, naturopathy), preventive dental, routine vision and routine hearing exams, vision hardware, hearing aids, telehealth (medical and behavioral), meal delivery, PERS device/monitoring, in-home support services | | |

*All premiums, benefits & cost share are pending CMS approval. Changes from 2022 highlighted in blue.

Drug Coverage HMO

Clackamas, Deschutes, Lane, Multnomah, Washington and Clark (WA)

Preferred Pharmacies

Chain pharmacies:

Fred Meyer
Rite Aid
Walgreens
Albertsons
Costco
Walmart

Independent

Pharmacy groups:

Elevate
Health Mart Atlas
Arete

| Prescription drug coverage one-month supply | BlueAdvantage (HMO) H6237-007-001 H6237-007-003 | BlueAdvantage Plus (HMO) H6237-008-001 H6237-008-003 |
|---|---|--|
| Pharmacy network | Preferred / Standard Pharmacy | |
| Deductible: waived for Tiers 1 & 2 drugs | \$200 | \$100 |
| Tier 1: Preferred generic mail order Tier 1: Preferred generic retail | \$0 / \$0 \$0 / \$10 | \$0 / \$0 \$0 / \$10 |
| Tier 2: Generic | \$12 / \$20 | \$8 / \$20 |
| Tier 3: Preferred brand | \$40 / \$47 | \$40 / \$47 |
| Tier 4: Non-preferred drug | \$100 / \$100 | \$100 / \$100 |
| Tier 5: Specialty | 29% | 31% |
| Select insulin drugs are a \$35 copay at preferred and standard retail pharmacies – deductible waived | | |

*Changes from 2022 highlighted in blue.

HMO Optional Supplemental Benefits

Clackamas, Deschutes, Lane, Multnomah, Washington, and Clark (WA)

| In-Network Benefits | Valiance (HMO) H6237-006 | BlueAdvantage (HMO) H6237-007-001 H6237-007-003 | BlueAdvantage Plus (HMO) H6237-008-001 H6237-008-003 |
|---|-----------------------------|---|--|
| Premium | \$24 | \$24 | \$24 |
| Comprehensive Dental Services <ul style="list-style-type: none">• Restorations, endodontics, periodontics, oral surgery• Crowns, dentures, partials, bridges, implants | 50% | 50% | 50% |
| Annual Benefit Maximum | \$1,000 | \$1,000 | \$1,000 |