SHAPING HEALTHCARE'S FUTURE THROUGH ADVOCACY

FAHU Medicare Summit 2018

SPEAKER'S FACEBOOK PAGE

SPEAKER'S TWITTER ACCOUNT

Today's Speakers

John Greene, CLTC VP of Congressional Affairs – NAHU

Dwane McFerrin, RHU, CLU, CFP, CLTC
VP of Medicare Solutions – Senior Market Sales, Inc.

NAHU Medicare Working Group

Bob Fitzgerald – GA
Erin Fisher – CT
Roger Garrett - IN
Lucy Grosz – OH
Steve Israel – FL
Justin Lubenow – NJ
Vicky Major-Bell - FL
Cheryl McCarthy - MI
Dwane McFerrin – NE, Chair
John Parker – CT
Ken Schmidt - MO
Maggie Stedt – CA
Mychal Walker – GA
Yolanda Webb - CA

Activities of Medicare Working Group

- Monthly calls
- House, Ways & Means annual meeting
- NAHU Newsletter
- Medicare certification course content
- Medicare & You review and feedback
- NAHU Medicare Position Paper
- Legislative and Regulatory input
- Support for Medicare Summits

NAHU Medicare Working Group Recent Accomplishments

- 120.4.4 proposal defeated, regarding how management overrides are paid on Medicare business
- Broker involvement – Hurricanes and FEMA-declared disasters
- Open Enrollment Period (switch) reinstated in 2019

Medicare Distribution and Senior Health is Changing

- Amazon-JP Morgan-Berkshire announcement
- CVS with 1,100 minute clinics acquiring Aetna?
- Humana purchases Primary Care clinics and home health care agencies
- UHC acquiring Davita?
- Walmart acquiring Humana?

Merger Mania

Horizontal vs. Vertical Integration

Market Changes- Continued

- Five family-run FMOs were acquired in last nine months
- Large and small call centers have entered the market
- 600,000 members of COST plans terming in 2019?
- eApp and consumer-facing websites growing
- Value-based reimbursements for MAPD carriers

Primary Care Developments

Partners in Primary Care

iorahealth

OAK STREET HEALTH

Locations	States
14	KS/MO, NC, SC, TX
30	AZ, CO, CT, MA, NH, NV, NY, WA
24	IL, IN, MI

http://bit.ly/2BphQqI

Future Role of the Agent

- Enroller or Healthcare Advocate?

Medicare Advantage 2019 Outlook

- Significant increase in MAPD reimbursement rates
- UHC is expanding into MN with recruiting beginning in March
- Mutual of Omaha is adding Medicare Advantage in 3-4 markets for 2019
- Aetna plans to expand into five new states and over 200 new counties
- Major carriers are all in an acquisition mode

Medicare Advantage – Home health services and supports?

Medicare Advantage plans will be able to offer home health services.

- (CMS) finalized proposals to allow health plans to tailor supplemental benefits to beneficiaries with certain disease conditions and allow non-skilled in-home supports to be provided as a supplemental benefit in Medicare Advantage in 2019.
- The new rule expanded the scope of allowable Medicare Advantage supplemental benefits to diagnose, prevent, treat an illness or injury, compensate for physical impairments, or reduce avoidable emergency and healthcare utilization.
- Examples of expanded services offered by CMS for beneficiaries include non-skilled in-home supports, portable wheelchair ramps and assistive devices and modifications when needed.

2020 Medicare Supplement Changes

- Plans C and F can no longer be sold to new Medicare beneficiaries
- Plans D and G become Open Enrollment and GI products
- Plan N?
- New paper for Plan F for underwritten business?

Legislative Actions

- 21st Century Cures Act
  - Reinstates OEP switch period in 2019
- COBRA as creditable coverage
- CR – six months support for Value-Based Care to all states
  - Financial incentives to lower costs
  - Expands supplemental benefits for chronic conditions
- Health Savings Accounts for Medicare beneficiaries?

Proposed Legislative Action – Broker Bill

Include agent or broker of record on any written communications from the organization to the individual with regard to elections, enrollment, disenrollment, and coverage renewals.

Expressly permits agents or brokers to act on the behalf of Medicare Advantage eligible individuals to help them resolve customary service issues, including address changes, claims processing issues, and other plan business

Proposed CMS Regulations for 2019

- Allowing plans to send more materials electronically
- Reducing material requiring CMS approval
- Artificial Limits/Meaning Difference requirements removed
- Flexibility in MA plan designs
- Opioid drug management program

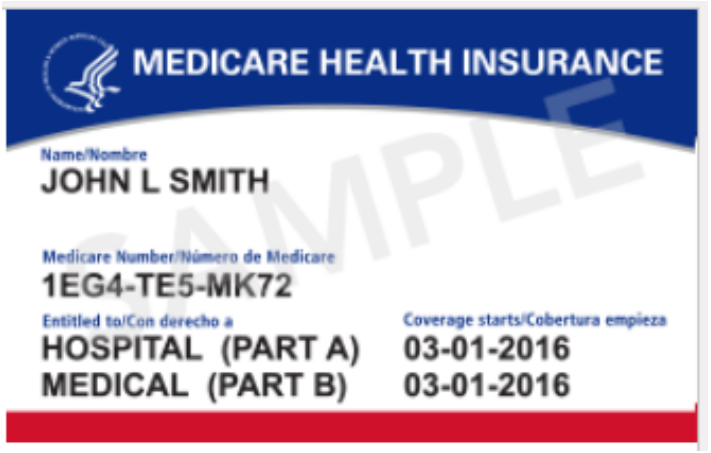
Proposed CMS Regulations for 2019

- Dual-eligible SEP one time per year
- Seamless Enrollments for duals only
- OEP Switch Period reintroduced
- Expedited substitutions of generics and mid-year formulary changes
- Pharmacy network changes – any willing provider???

New Medicare Cards

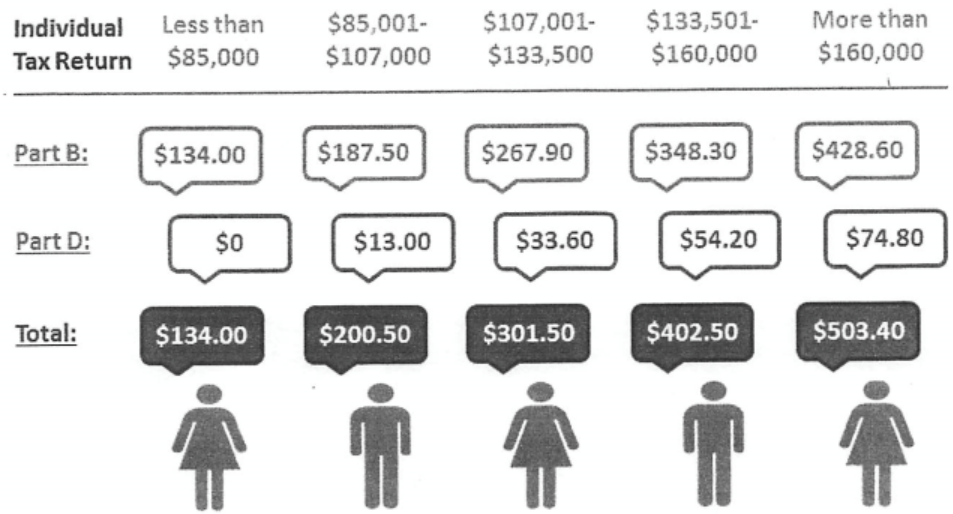
New Medicare Card Mailing Waves

Wave	States Included	Cards Mailing
1	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia	April – June 2018
2	Alaska, American Samoa, California, Guam, Hawaii, Northern Mariana Islands, Oregon	April – June 2018
3	Arkansas, Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin	After June 2018
4	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont	After June 2018
5	Alabama, Florida, Georgia, North Carolina, South Carolina	After June 2018
6	Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Texas, Utah, Washington, Wyoming	After June 2018
7	Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Puerto Rico, Tennessee, Virgin Islands	After June 2018



Means Testing Marches On

Part B and Part D premiums vs. Adjusted Gross Income for 2018



Hurricane SEP Process

1. FEMA declares disaster area
2. CMS issues statement of SEP
3. Carrier communicates counties affected
4. Agent enrolls client if unable to purchase during AEP

Questions?