Hello!
2020 MNsure Individual Products Webinar

September 25, 2019
Today’s agenda

1. Market & Rates
2. 2020 Individual products-including a new product option
3. Tools to simplify your business
4. Q&A
HealthPartners

MISSION
To improve health and well-being in partnership with our members, patients and community

VISION
Health as it could be, affordability as it must be, through relationships built on trust

VALUES:
› EXCELLENCE
› COMPASSION
› PARTNERSHIP
› INTEGRITY
HealthPartners MN rate decreases 2018-2019
Minnesota Individual Market

![Chart showing enrollment numbers in different plans for various years.](chart.png)
Benefit and Network Updates

Exciting changes for 2020

• SmartCare℠
• Service area expansion
• No Enrollment cap
Product portfolio

SMARTCARE

PEAK
Introducing SmartCare℠ – our new 2020 product
What is SmartCare?

A new way to experience care

GREAT VALUE AND GREAT EXPERIENCE
Empowering patients to choose care that’s affordable and convenient

Average of at least 10% lower total cost of care
SmartCare℠ plan: Care + coverage

Innovative plan design and member support that leverages the unique SmartCare partnership with the patient.
2020 HealthPartners SmartCare℠ plan

Minnesota:
- Dakota
- Hennepin
- Ramsey
- Washington

In-network options:

- SmartCare Clinics
  - Maplewood
  - St. Louis Park
  - St. Paul
  - Burnsville

- Specialty & Ancillaries
  - HealthPartners/Park Nicollet specialty care
  - Referral partners
  - HealthPartners/Park Nicollet urgent care locations
  - Vision, DME, and Chiropractic

- Facilities
  - HealthPartners/Park Nicollet locations
  - Children’s Minnesota
2020 HealthPartners PeakSM plan

Minnesota:
- Anoka
- Benton
- Carver
- Dakota
- Hennepin
- McLeod
- Meeker
- Ramsey
- Scott
- Sherburne
- Sibley
- Stearns
- Washington
- Wright
Out-of-pocket maximums

Self-only: $8,150

Family: $16,300
# 2020 HDHP/HSA Limits

<table>
<thead>
<tr>
<th></th>
<th>Change</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SELF-ONLY COVERAGE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP minimum annual deductible</td>
<td>n/a</td>
<td>$1,350</td>
<td>$1,400</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$100</td>
<td>$6,750</td>
<td>$6,900</td>
</tr>
<tr>
<td>HSA annual contribution limit</td>
<td>$50</td>
<td>$3,500</td>
<td>$3,550</td>
</tr>
<tr>
<td><strong>FAMILY COVERAGE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP minimum annual deductible</td>
<td>n/a</td>
<td>$2,700</td>
<td>$2,800</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$200</td>
<td>$13,500</td>
<td>$13,800</td>
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<tr>
<td>HSA annual contribution limit</td>
<td>$100</td>
<td>$7,000</td>
<td>$7,100</td>
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</tbody>
</table>
# 2020 Peak and SmartCare plan options

<table>
<thead>
<tr>
<th>Plan</th>
<th>Gold Copay plan</th>
<th>Silver Copay/Deductible &amp; HSA option</th>
<th>Bronze Copay/Deductible &amp; HSA option</th>
</tr>
</thead>
</table>

## 2020 Peak and SmartCare plan options

<table>
<thead>
<tr>
<th>METAL LEVEL</th>
<th>DEDUCTIBLE</th>
<th>COINSURANCE</th>
<th>INDIVIDUAL OUT-OF-POCKET</th>
<th>OFFICE VISIT</th>
<th>ER</th>
<th>RX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze HSA</td>
<td>$6,750</td>
<td>You pay 0%</td>
<td>$6,750</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bronze non-HSA</td>
<td>$6,000</td>
<td>You pay 25%</td>
<td>$8,150</td>
<td>3/$30</td>
<td>-</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Silver HSA</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$6,750</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Silver non-HSA</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$7,900</td>
<td>3/$30</td>
<td>1/$250</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Gold</td>
<td>$1,000</td>
<td>You pay 20%</td>
<td>$7,600</td>
<td>$30</td>
<td>-</td>
<td>$5/$25</td>
</tr>
</tbody>
</table>
Improving member health

- Member Assistance Program
- 24-hour CareLine℠ nurse support
- Personalized resilience & well-being
- Healthy discounts
- virtuwell®
- Assist America®
- Preventive reminders
Fitness and Health and Well-being

Fit and fabulous

• New! Virtual Fitness Vendor coming soon
  • On-demand virtual fitness classes
• New! Gym Discount
  • Membership discount at participating gyms
  • No visit requirement, just straight savings
Health and Well-being platform
Extra perks

Healthy Discounts™ program

Retail and service discounts just for being a member

• Discounts with a member ID card on:
  • Eyewear
  • Fitness equipment
  • Meal delivery services
  • Pet insurance
  • And more!

• List of participating retailers at healthpartners.com/healthydiscounts
Extra perks

24/7 worry-free travel when 100+ miles from home

• Coordinating transport to care facilities or back home
• Filling lost prescriptions
• Finding quality care
• Hospital admission
• Translator referrals
• Pre-trip info, like immunization needs
• assistamerica.com
Extra perks

Unlimited 24/7 online care*

- Expert care from nurse practitioners
- Personalized treatment plans, including prescriptions if needed
- Prescriptions sent directly to a pharmacy
- virtuwell.com

*100% coverage is post-deductible for HSA-qualified plans
Extra perks

myMail Rx

Rx made easy

• Prescriptions sent right to your client’s door
• Delivered within five to eight business days from the time the mail-order pharmacy gets the order
## Commissions for 2020

<table>
<thead>
<tr>
<th>INDIVIDUAL MEDICAL (MN)</th>
<th>SINGLE CONTRACT</th>
<th>FAMILY CONTRACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; year</td>
<td>$16/month</td>
<td>$36/month</td>
</tr>
<tr>
<td>2+ years</td>
<td>$10/month</td>
<td>$23.50/month</td>
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</table>
Open enrollment dates

MN

- Nov. 1 - Dec. 15
  - 1/1 coverage
  - Off-exchange & MNsure

- Dec. 16 - Dec. 23
  - 1/1 coverage
  - MNsure only
Tools to simplify your business
Managing your clients
Managing your clients

Client summary

Below is a summary of your individual book of business. Current and future contracts will display when enrollment is completed, typically 3-4 business days from submission. Medicare and MNsure enrollments may take 4-6 weeks due to processing.

Click on the download summary button below to get an excel version of the client summary list below. The downloaded summary will also contain Inactive clients, which will remain on the summary for a period of 90 days after the plan's end date.

![Download summary button]

<table>
<thead>
<tr>
<th>Contract number</th>
<th>Contract holder</th>
<th>Package type</th>
<th>Plan name</th>
<th>Plan effective date</th>
<th>Plan end date</th>
<th>Contract type</th>
<th>Exchange</th>
<th>Payment status</th>
<th>Auto pay</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK INDIVIDUAL $6650 HSA BRONZE</td>
<td>01/01/2019</td>
<td>Single</td>
<td>Yes</td>
<td>Current</td>
<td>No</td>
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<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $2000 PLUS SILVER</td>
<td>01/01/2019</td>
<td>Single</td>
<td>No</td>
<td>Current</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK INDIVIDUAL $6650 HSA BRONZE</td>
<td>01/01/2019</td>
<td>Family</td>
<td>Yes</td>
<td>Current</td>
<td>No</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $6650 HSA BRONZE</td>
<td>04/01/2018</td>
<td>Family</td>
<td>No</td>
<td>Current</td>
<td>No</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $6000 PLUS BRONZE</td>
<td>01/01/2019</td>
<td>Single</td>
<td>No</td>
<td>Current</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK INDIVIDUAL $1000 W/CO-PAY GOLD</td>
<td>01/01/2018</td>
<td>Single</td>
<td>Yes</td>
<td>Current</td>
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</table>
Renewal detail

First mailing October 7

Billing

<table>
<thead>
<tr>
<th>Member's member responsibility</th>
<th>$311.43</th>
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<tbody>
<tr>
<td>APTC Indicator</td>
<td>Yes</td>
</tr>
<tr>
<td>Other Source of Funding</td>
<td>No</td>
</tr>
<tr>
<td>Number of Dependents</td>
<td>1</td>
</tr>
<tr>
<td>Outstanding Balance:</td>
<td></td>
</tr>
<tr>
<td>Net (Total)</td>
<td>$311.43</td>
</tr>
<tr>
<td>October 2019</td>
<td>$311.43</td>
</tr>
<tr>
<td>Total</td>
<td>$311.43</td>
</tr>
</tbody>
</table>

Medical contract

Plan name: PEAK INIVIDUAL HSA 80/80 HSA BRONZE
Plan effective date: 1/1/2020
Exchange: Yes
Benefit contract number: 1143
Group: 1004
Contract type: Single
Provider network: MDM INDIVIDUAL 80/80 NAD HSA
Provider network: MDM INDIVIDUAL 80/80 NAD HSA
Provider network: MDM INDIVIDUAL 80/80 NAD HSA
Provider network: MDM INDIVIDUAL 80/80 NAD HSA
Provider network: MDM INDIVIDUAL 80/80 NAD HSA

Renewal

Date: 1/1/2020
Plan name: PEAK INIVIDUAL HSA 80/80 HSA BRONZE
Premium: $311.43
Documents: Letter and SBC
We’re here for you

For day-to-day questions:
PartnersConnect
952-883-5444 or 877-219-1588
partnersconnect@healthpartners.com
Thank you!

Q&A