Individual and Family Business

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Today’s Topics

In this forum, we will share information regarding:

• Medica Today
• 2022 Individual & Family Business Products
• Changes in 2022
• Member Communications
• Q&A
Medica Today
MISSION
To be the trusted health plan of choice for customers, members, partners and our employees.

VISION
To be trusted in the community for our unwavering commitment to high-quality, affordable health care.

VALUES
Customer-Focused • Excellence • Stewardship • Diversity • Integrity
COVID-19 Response

In a year of crisis, Medica leaned on our values and relationships to protect our members and provide support to the diverse communities we serve.

Medica responded to COVID-19 in the following ways:

• Enabled Telehealth
• Distributed masks to Medica members who are at high risk for COVID-19
• Donated masks to nearly 300 community organizations
• Waived member cost for in-network COVID testing, treatment, and vaccinations
• Donated technology equipment to health care providers, community organizations, and students
**Market and Product Timeline**

- **2014:** First year of the ACA. Minnesota rolls out MNSure – our state based exchange
- **2016:** Introduce Altru Prime by Medica ACO
- **2017:** Mapped Medica Individual Choice members to Medica Applause
- **2018:** Close Inspiration Health by HealthEast and Medica ACO; change Mayo ACO name to Engage by Medica and expand the product by two counties
- **2019:** Rate decrease for MN members
- **2020:** Introduce Ridgeview Distinct by Medica ACO
- **2021:** Introduce Bold by M Health Fairview and Medica; Reduce Engage by Medica by one county
Individual & Family Products
Medica Applause

Service Area
No changes to service area and will continue as they are today

Plan Changes
Introducing a new Bronze Share Plus Metro plan design
• Offered only with the metro ACOs & Medica Applause in rating region 8
  • Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Sherburne, Scott, Stearns, Washington, Wright
Medica Applause Network

Medica Applause continues to have an expansive provider and facility network.

With no referral required to see a specialist when needed, the Medica Applause network includes several major health care systems.
North Memorial Acclaim by Medica

Service Area

No changes to service area and will continue as they are today

Plan Changes

- **Plan Removal**: Bronze Share Plus will no longer be offered in 2022
- **New**: Introducing a new Silver Copay First 3 plan design
  - Offered only with the metro ACOs
- **New**: Introducing a new Bronze Share Plus Metro plan design
  - Offered only with the metro ACOs & Medica Applause in rating region 8
    - Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Sherburne, Scott, Stearns, Washington, Wright
North Memorial Acclaim by Medica continues to have an expansive provider and facility network. With no referral required to see a specialist when needed, the North Memorial Acclaim by Medica network includes care from North Memorial Health and other local providers including:

• 6,000+ Primary and specialty care providers
• 2+ hospitals
Ridgeview Distinct by Medica

Service Area
No changes to service area and will continue as they are today

Plan Changes
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Ridgeview Distinct by Medica Network

Ridgeview Distinct by Medica continues to have an expansive provider and facility network.

With no referral required to see a specialist when needed, the Ridgeview Distinct by Medica network includes care from Ridgeview and other local providers including:

- 3,000+ Primary and specialty care providers
- 6+ hospitals
Engage by Medica

Service Area
No changes to service area and will continue as they are today

Plan Changes
No changes to plans available and will continue as they are today
Engage by Medica Network

Engage by Medica continues to have an expansive provider and facility network.

With no referral required to see a specialist when needed, the Engage by Medica network includes care from Mayo Clinic Health System and other local providers including:

• 12,000+ Primary and specialty care providers
• 28+ hospitals
Altru Prime by Medica

Service Area
No changes to service area and will continue as they are today

Plan Changes
No changes to plans available and will continue as they are today
Altru Prime Network

Altru Prime continues to have an expansive provider and facility network.

With no referral required to see a specialist when needed, the Altru Prime network includes care from Altru Health System and other local providers including:

- 3,000+ Primary and specialty care providers
- 18+ hospitals
Bold by M Health Fairview and Medica

Service Area

Bold by M Health Fairview and Medica will expand into three new counties:

- Chisago
- Isanti
- Sherburne

Bold by M Health Fairview and Medica will remain in:

- Anoka
- Carver
- Dakota
- Hennepin
- Ramsey
- Washington
Bold by M Health Fairview and Medica

Plan Changes

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Bold by M Health Fairview and Medica continues to have an expansive provider and facility network. With no referral required to see a specialist when needed, the Bold by M Health Fairview and Medica network includes care from M Health Fairview and other local providers including:

- 3,700+ Primary and specialty care providers
- 11+ hospitals
## Portfolio of Plan Designs for Minnesota

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Value Adds
Virtual Care Benefit

Medica is offering a $0 virtual care benefit for all plan designs in 2022 through Amwell or virtuwell.

Amwell

• Available in all states
• Amwell connects you to board-certified doctors 24 hours a day using your phone, tablet or computer

virtuwell

• Available in all states except Nebraska, Kansas, Missouri, and Oklahoma
• In just minutes virtuwell’s certified nurse practitioners diagnose and treat dozens of conditions

Benefit Details

• $0 copay after deductible for HSA plans
• Does not include MN Closed Block plans
• $0 copay is for virtual care only and does not apply to telehealth medicine

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HEALTHY LIVING with MEDICA

- **Health and wellness vendor; ActiveHealth**
  - Online programs to motivate and support members in making healthy changes
  - Guided programs feature tools like workout videos and healthy recipes
  - Participate on your desktop or through the ActiveHealth® mobile app
  - Members earn hearts that can be entered into reward drawings via the mobile app
  - Both on-line and mobile app will be customize with HEALTHY LIVING with Medica
Medsurety
Maximize Your Health Savings

- IFB’s Preferred HSA vendor
- Rolled out January 2019
- 24/7 online portal with real-time access
- Experienced HSA specialists available to take member calls
- Medsurety benefit debit card for easy payment
- Easy to manage electronic deposit schedule: recurring, periodic or one time
- Online self-help tools including calculators, videos and frequently asked questions
- Link to Medsurety from Medica.com
HealthAdvocate™
24/7 NurseLine
Highly-trained nurses answer questions about symptoms, medications, health conditions and offer self-care tips for non-urgent medical issues.

HealthAdvocate™
Personal Advocacy Support
Personal Health Advocates help in a variety of ways from finding the right doctor to resolving claims questions to answering questions about coverage, find network providers, schedule appointments, and more.
2022 Key Changes
Minnesota Plan Details

- Reducing the office visit copay in both Bronze Copay traditional and Bronze Copay First 3 plan designs by 50%
  - Bronze Copay traditional
    - 2021 Copay: $90
    - 2022 Copay: $45
  - Bronze Copay First 3
    - 2021 Copay: $60
    - 2022 Copay: $30

- Reducing the Closed Block plans service area to 57 of the 87 MN counties
Pharmacy Changes

Drug Cost Tool

For shopping, the drug cost tool will no longer available on the Broker Portal

• The PDF of the formulary will be available for reference

Formulary Changes

Eliminating non-preferred specialty drug tier on all products.

All products will have a five tiered drug list:

• Generic
• Preferred Brand
• Non-preferred Brand
• Preferred Specialty
• ACA Preventive Drugs
Plan Design Name Change on The Exchange

This Open Enrollment Period, Medica will be advertising their plans on the Minnesota exchange in a different format.

The plan will be advertised in the headline row, with the plan name and value adds

- Example: Bronze Copay ($0 Virtual Care + Online Wellness)

This is a common practice in the marketplace today and will bring attention to Medica’s value adds.
New Logo | Marketing Rebrand

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What is the American Rescue Plan Act (ARPA) of 2021?

- Signed into law on March 11, 2021, effective on May 1, 2021.
- Makes Marketplace coverage more affordable.
- Makes premium tax credits available to households with incomes above 400% FPL.
- Caps how much of household income a family will pay towards the premiums for a benchmark plan at 8.5%.
- Applicability for premium tax credit increase: 2021 and 2022 plan years.

Before ARPA

- When the Affordable Care Act (ACA) was originally passed, Advance Premium Tax Credits (APTC) were available to households with incomes 100%-400% of the federal poverty level (FPL).
- Under the ACA, households with incomes greater than 400% FPL were previously not eligible for APTC.

2021 Individual
100% FPL = $12,880
400% FPL = $51,520
What is the American Rescue Plan Act (ARPA) of 2021?

- Eligibility for those who had at least one week of unemployment insurance in 2021 for the 2021 calendar year.
  - Now eligible for no cost plans via ATPC
  - Now eligible for cost sharing reduction (CSR) plans
- Temporary premium subsidy for those who qualify for COBRA (related specifically to employer group plans).
Member Communications
Renewal Letter | Cover Letter + Official Notice

MAILING TIMELINE
- Oct. 15 – Oct. 22

2022 ENHANCEMENTS
- Benefit Compare Grid (2021 vs. 2022)
- Network Details
- Premium Compare Grid (2020 vs. 2021)
- Dynamic Microsite
Renewal Microsites & PPP Enhancement

**2022 MICROSITE ENHANCEMENTS**
- Channel driven content
  - Off-Marketplace Enrollees
  - MNsure Enrollees
  - HealthCare.gov Enrollees
- Communications include custom url/link to direct member to appropriate site.

**2022 PPP ENHANCEMENTS**
- Member-facing experience allows off-Marketplace members to shop & compare plans.
- Provides link to *Change Form* to request any changes.
MBR COMMUNICATION | NEW MEMBER ONBOARDING

Member Touchpoints & Timing:

**Welcome Kit**
Mailed to new members 7-10 days after they make their first month premium payment. Review of plan benefits, in-network savings/utilization, contact info & required notices.

**Medica Monthly e-Newsletters**
Kicks off in Jan. and continues monthly. Monthly communications to encourage members to register on the member site and drive member engagement.

**First 100 Days – New Member Touchpoints Series**
Begins 7 days after their coverage start date. Email campaign to help members take advantage of their plan benefits.

**Monthly Invoice Buck Slip Program**
New ID cards being triggered for all members – in home before 1/1/22
THANK YOU