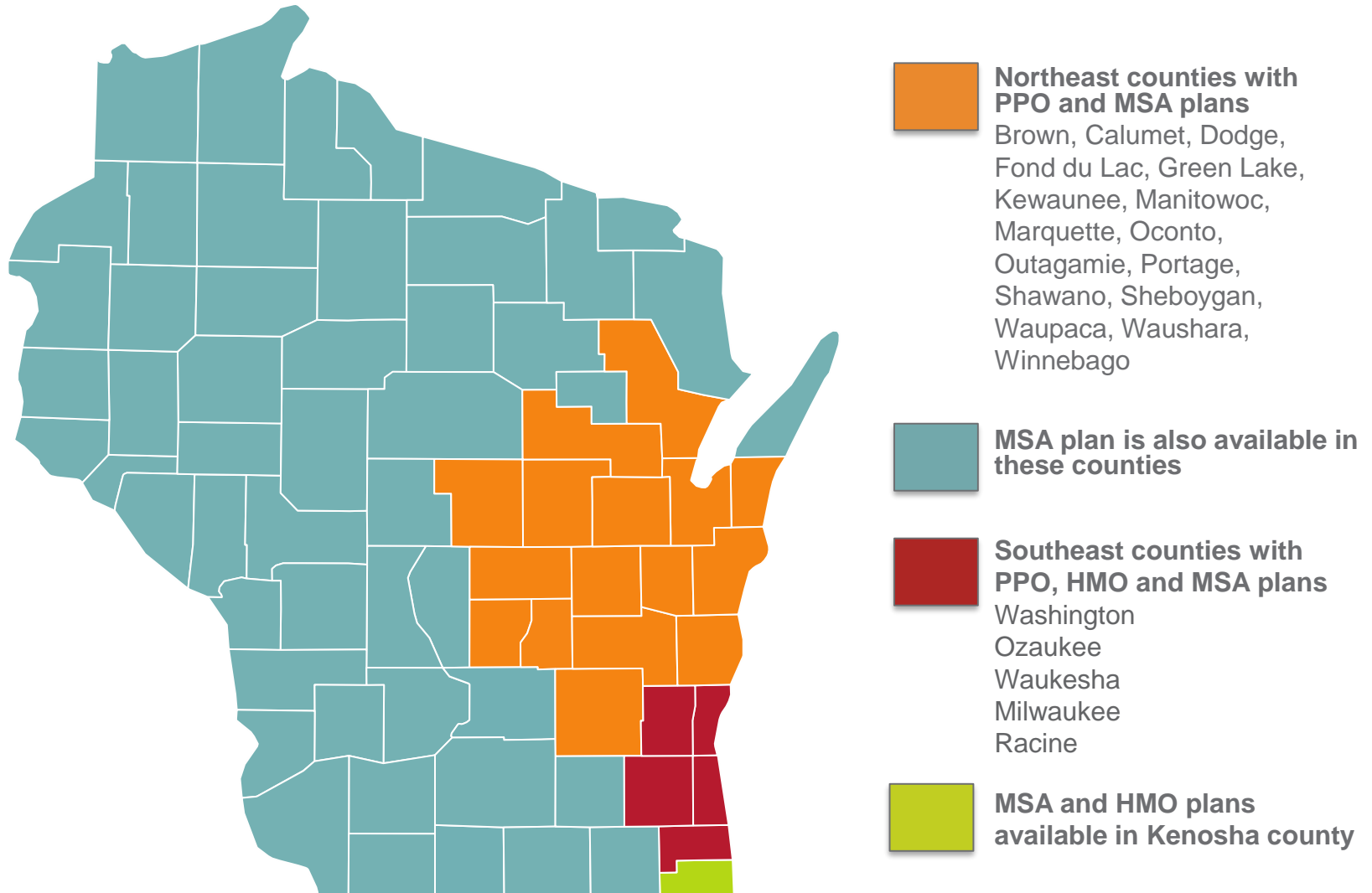




# **2020 Medicare and Individual and Family Plans**

# Medicare Service Area





**Y** **HOMETOWN**  
**O**  
**U** **ADVANTAGE**  
**R**

# Medicare Benefits

# Network Health Medicare Plans

## Encourage preventive care

- \$0 copayment for preventive services
- \$0 copayment for an annual routine physical
- \$0 diabetic supplies
- \$0 copayment for 90-day supply of Tier 1 drugs
- \$0 deductible on Tier 1, 2 and 3 drugs
- Network Health quality team reaches out to members to remind them of preventive screenings

## Build relationship with providers

- All members designate or are assigned an in-network PCP
- Care and case managers are located here in Wisconsin
- Affordable copayments to see PCPs and specialists

***The right plan for the right person.***

# Network Health NEW! Medicare Plans

Plan Name	Overview	Extra Benefits
<b>Network Platinum</b> <i>Select</i> (PPO)	\$0 premium, mid-level copayments	Routine vision and eyewear, hearing aid discount, caregiver support
<b>Network Platinum</b> <i>Choice</i> (PPO)	Low premium, affordable copayments	Preventive dental, routine vision and eyewear, fitness, hearing aid discount, caregiver support
<b>Network Platinum</b> <i>Plus</i> (PPO) and <b>Network Platinum</b> <i>Plus</i> with pharmacy (PPO)	Mid-level premium, low copayments	Preventive dental, routine vision and eyewear, fitness, hearing aid discount, over-the-counter, caregiver support
<b>Network Platinum</b> <i>Premier</i> (PPO) and <b>Network Platinum</b> <i>Premier</i> with pharmacy (PPO)	Higher premiums, very low (\$0) copayments	Preventive dental, routine vision and eyewear, fitness, hearing aid discount, caregiver support
<b>Network</b> <i>Cares</i> (PPO SNP)	Managed, coordinated care, benefits to address whole-person care	Preventive and comprehensive dental, routine vision and eyewear, fitness, hearing aid discount, over-the-counter, caregiver support, meals after inpatient stay, non-emergency transportation, Wellness Rewards (earn up to \$75 for AWW, HRA and flu shot)

# Network Health Medicare Plans

## Southeast Wisconsin

<b>Network Health Medicare Go (PPO)</b>	\$0 premium, mid-level copayments	Routine vision and eyewear, fitness hearing aid discount, caregiver support
<b>Network Health Medicare Anywhere (PPO)</b>	Low premium, affordable copayments	Preventive dental, routine vision and eyewear, fitness, hearing aid discount, caregiver support
<b>Network Health Medicare Explore (HMO)</b>	Low premium, low copaymentss (HMO – in-network only)	Preventive dental, routine vision and eyewear, fitness, hearing aid discount, over-the-counter benefit, caregiver support

## Statewide

<b>Network<i>Prime</i> (MSA)</b>	No premium, high deductible, matched with a health savings account (MSA – no network)	Wellness Rewards (earn up to \$180 for AWW, routine labs and flu shot)
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# Using Your Plan

The Right Care at the Right Time in the Right Place

## Primary Care – Routine care for established patients.

- Annual wellness visits and physicals
- General concerns
- Preventive screenings
- Coughs and colds
- Vaccinations
- Low cost labs, **\$0 copayment**

## Nurse Line – Available when you have health care questions any time.

- Symptoms like a sore throat, muscle pain or a fever
- More information on a health issue

## Virtual Visit – Consult with a board-certified doctor by phone, secure video or MDLIVE App – anytime, anywhere. Convenience from the comfort of home.

- Nausea or vomiting
- Rash
- Urinary problems
- Sinus Problems
- Ear problems
- Respiratory problems

# Using Your Plan

The Right Care at the Right Time in the Right Place

**Urgent Care – For an unexpected injury or illness that is not life threatening and you're unable to see your personal doctor quickly.**

- Pink eye
- Non-anaphylactic allergic reactions
- Cuts requiring stitches

**Emergency Care – When you have an illness, injury, symptom or condition so serious that a reasonable person would seek care right away to avoid serious harm.**

- Chest pain
- Sudden numbness in an arm or leg
- Head or neck injury
- Trouble breathing



# 2020 Medicare Benefit Highlights

## All Plans

- Added caregiver support benefit
- Added opioid treatment services
- Routine vision exam
- Routine dental care and fitness benefit on *most* plans
- Exceptional, local customer service
- Drug Plan: No deductible on Tiers 1, 2 and 3
  - ✓ Part D vaccinations (Shingrex) are predeductible

# 2020 Medicare Benefit Highlights

## Northeast Wisconsin

- Same cost share in- and out-of-network

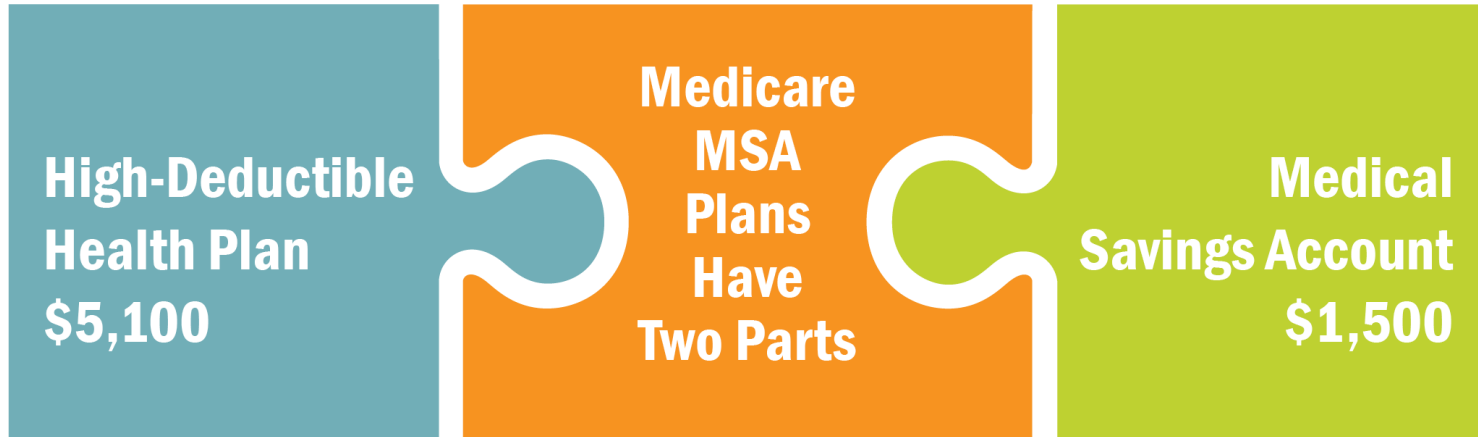
## NetworkCares (PPO SNP)

- Specialized plan for Medicaid and Medicare dual-eligible
- Benefits designed to support additional needs
  - Home-delivered meals, non-emergency transportation, additional care management support, wellness rewards

## Southeast Wisconsin

- Higher cost sharing out-of-network
- Out-of-network:
  - ✓ Part B drugs increasing to 50% coinsurance
  - ✓ Increased specialist cost shares

# Network*Prime* (MSA)



## **New benefit—\$180 Wellness Rewards**

- \$100 for annual wellness visit
- \$50 for submitting lab results
- \$30 for flu vaccine

Deductible and deposit stays the same



**YOUR HOMETOWN  
ADVANTAGE**

# Medicare Pharmacy Benefits

# 2020 Medicare Pharmacy Benefits

- **\$0 deductible on Tiers 1, 2 and 3**
- **Tier 1 medication list expanded again**  
(Tier 1 includes 218 medications)
- **All vaccines on Tier 3**
- **Opioid tier change**
  - ✓ Oxycontin moved to Tier 4
  - ✓ Oxycodone extended release to Tier 3
- **Generic pain medications remain Tier 2**
- **Lantus preferred long acting insulin**
- **Coverage of Dexcom and Freestyle Libre at \$0 cost**

# What Else is New

## Coordination of medical and pharmacy benefit

- Part B Step therapy
  - ✓ No intermingling of Part B and Part D Step therapy for 2020
  - ✓ Examples: Hyaluronic Acid Derivatives (HADs), Erythropoietin Stimulating Agents (ESAs), Infliximab products

## Care Continuum

- Medical drug authorization since May 1, 2019 for prior authorization on select Part B medical drugs
- Providers receive medical drug prior authorizations within 5-10 minutes versus over three days
- First time Network Health is requiring prior authorization on some medical drugs (ex: Remicade)

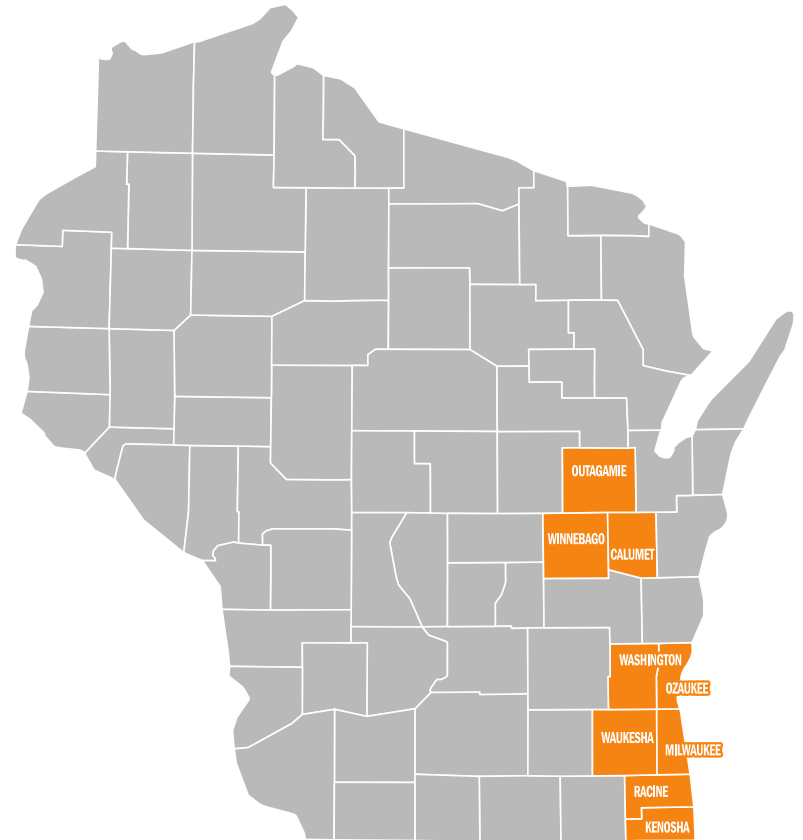


**YOUR HOMETOWN  
ADVANTAGE**

# Individual and Family Plan (IFP) Benefits

# IFP Service Area

Network Health is a **Wisconsin-based company** that's been serving Wisconsin for more than 35 years. We provide **superior service** because we know we're helping our neighbors, friends and family.





# Plan Benefit Changes

## All IFP Plans

- Premiums reduced by 7 percent, on average
- Virtual visits are \$0 copayment or 0 percent coinsurance after deductible on HSA-qualified plans
- Lab tests are separated into two tiers
  - ✓ Lab tests for chronic condition management is \$0 copayment (0 percent coinsurance after deductible for HSA-qualified plans)
  - ✓ Diagnostic lab tests have a higher copayment
- **Adherence generics lowered to a \$0 copayment**
  - ✓ (0 percent coinsurance after deductible on HSA-qualified plans)
  - ✓ Includes certain categories of antidiabetics, statins and RAS antagonists

# Available Plans

## HMO – Health Maintenance Organization

- No out-of network benefits except for emergency
- Emergency and hospital-based urgent care claims will be paid at billed charges to avoid our members being balance billed

## Traditional Copayment Plan

- First dollar (before deductible satisfied) coverage on copayments for some services.
  - ✓ Personal doctor visit
  - ✓ Certain medications – generic and some brand drugs
  - ✓ Emergency room

## Health Savings Account Qualified Plans

- Must be paired with a high deductible health plan (HDHP)
- Minimum embedded deductible of \$2,800 individual or \$5,600 family
- **No first dollar coverage on HDHP plans except for preventive services and preventive drugs**

# Provider Authorization and Appeals

## Prior Authorization

- All authorization lists can be found on **networkhealth.com > Provider Resources > Authorization Information**

## Provider Appeal Process

- You can reference the denial letter or documentation which includes appeal rights and the process.
- This information is also available on **networkhealth.com > Provider Resources > Claims Resources**

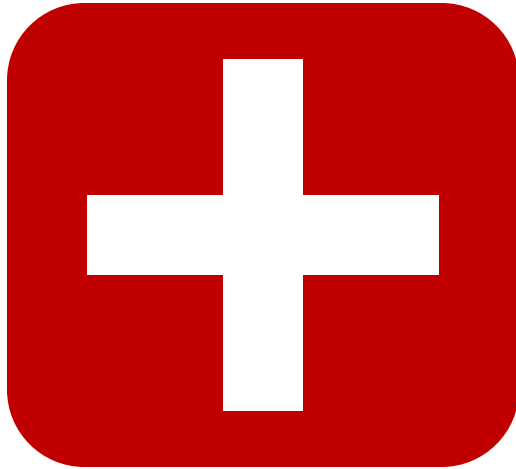
## Provider Contacts

- Commercial Customer Service Phone Numbers: 855-275-1400
- Utilization Management for commercial: 920-720-1600

## Frequently Asked Questions

- Referrals are not required
- 3D mammograms are covered

# Emergency Care



**If a member has an emergency, we direct them to go to the nearest emergency facility to get the necessary care.**

- Authorization is required for out-of-network follow-up care.
- If members don't know, we recommend contacting their personal doctor.

# Marketplace Re-enrollment

## 2020 Open Enrollment Period

Runs from November 1 – December 15

- Members may actively shop on **Healthcare.gov** or **networkhealth.com** to select a plan
- The Marketplace sends two notifications to existing members
  - ✓ Open Enrollment Notice
  - ✓ Issuer Notice

## Automatic Re-enrollment

- Re-enrollment information is available on November 1, 2019, either on the Marketplace or in the member portal
- Members are automatically re-enrolled in the same plan **if no action is taken by December 15**

# 2020 Benefit Enhancements

**All 2020 IFP plans have these embedded benefits.**

## **Vision Benefit**

- \$0 copayment for routine adult vision exam



## **Embedded Dental Benefit**

- \$0 copayment for routine dental exam



## **Wellness Incentive**

- Members can complete four tasks to receive a \$100 VISA gift card
  - ✓ Health risk assessment
  - ✓ Flu shot
  - ✓ Annual wellness visit
  - ✓ Designate a personal doctor





**YOUR HOMETOWN  
ADVANTAGE**

**IFP**

**Pharmacy Benefits**

# Pharmacy Benefits Manager (PBM) Change

**January 1, 2020**

- Commercial population (employer group and individual and family plans) switches from CVS/caremark™ to Express Scripts® (ESI)
- ESI has been the PBM for our Medicare line of business since 2005
- Members can contact ESI to transition specialty and mail order medications



# Pharmacy

## Patient Assurance Program

Beginning January 1, 2020, Network Health is offering commercial members access to a new insulin program.

- Preferred brand (tier 3) insulin is available to members for a \$25 copayment for a 30-day supply.
- Insulin is being considered a preventive drug, which means HSA-qualified plan members **do not have to meet their deductible before they receive the \$25 copayment**

## Closed Formulary

- If a drug has a generic, only the generic is covered
- All plans have 6 tier formulary that includes low cost generics and offers benefits for non-preferred specialty drugs