

## Important Change

- Clear Spring Health will no longer assign Agent ID numbers to contracted agents.
- All functions will now use the National Producer Number (NPN) to identify agents.
- Be sure to <u>use your NPN</u> when submitting <u>enrollment forms for PY 2022</u>.
  - NOTE: Clear Spring issued Agent ID#s should continue to be used for PY 2021 enrollments.











The Guggenheim Partners financial services enterprise has over \$315 billion in assets under management across a platform of managed accounts and funds.

Group 1001Insurance Holdings, formerly Delaware Life LLC., is the insurance arm of Guggenheim.



- We are dedicated to helping Medicare beneficiaries protect their health and well-being by providing Medicare Advantage plans in select counties of:
  - Colorado
  - Georgia
  - Illinois
  - North Carolina
  - South Carolina
  - Virginia
- We also offer Medicare Part D plans in over 40 states. **However, this** product is sold exclusively as a direct-to-consumer product.



## **Agent Value Proposition**

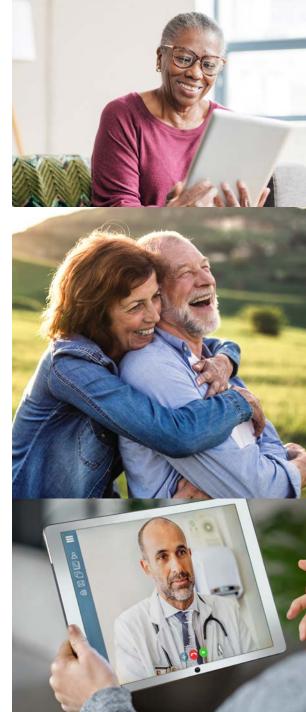
Clear Spring Health is a company dedicated to the Medicare market. Our approach is to provide agents and their clients with affordable Medicare Advantage products with benefits designed to help achieve optimal health. It's a whole new level of clear, smart and personal Medicare.

### **Clear Spring Health provides:**

- Highly competitive premiums, benefits, and drug formularies
- Unique member eCare Experience personalized tablet
- Local market knowledge and support Regional Sales Directors
- Significant co-op marketing opportunities
- State of the art agent portal (onboarding/contracting, eApp, eSOA, and more)









## PY 2022 Product Offering

Clear Spring Health offers five plan types noting offerings vary by state. The following slides detail the plan types by state as well as product specific highlights.





Available to those living with one or more of the following conditions.

- Diabetes Type 1 or Type 2,
- Congestive Heart Failure (CHF) or
- Cardiovascular Disease (CVD), who may be in a traditional MA-PD or Original Medicare Plan

Available to those who are Medicare and Medicaid Eligible (Duals)

- Full Benefit Dual Eligible (FBDE)
- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+) are covered by the State Medicaid program for their Medicare cost sharing.

### Colorado

Colorado has 2 plan offerings.

- Essential (HMO)
- Essential (PPO)

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### Colorado - Overview

#### Portfolio Offering

Plan Name	Product Type	PY 2021 Premium	PY 2022 Premium
Essential (H6379-001)	НМО	\$0	\$0
Essential (H2020-001)	PPO	\$O	\$0

#### **Network Highlights**

### Hospitals Banner Health

Banner Health

**Boulder Community Health** 

Centura

HCA/HealthOne

National Jewish

Parkview

SCL Health

St. Mary Corwin

**UCHealth** 

#### **Medical Groups**

Boulder Valley IPA

CHPA/Community Health Provider Alliance

Matthew Vu

Peak Vista

Practice Health IPA

Pueblo Health Care IPA

Expanded Dental Network: Over 4,000 dental providers

#### Service Area

#### <u>HM0</u>

Adams, Arapaphoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, Weld

#### PPO

Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Larimer, Weld

#### **Top Markets**

Northern Colorado

Denver Metro

Southern Colorado



## Colorado

#### **Primary Audience**

Beneficiaries who are cost conscious.

#### Clear Spring Health Essential (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$0	\$0

#### Significant Benefit Highlights/Changes

- Skilled Nursing Facility (SNF)
  - Reduced copay for days 1-20 from \$20 per day to \$0 per day
- Specialist Visits
  - Reduced copay from \$40 per visit to \$0 per visit
- Worldwide Emergency/Urgent Care
  - Reduced copay for non-Medicare covered services from \$120 to \$90 per visit
- Mental Health/Psychiatry Services
  - Reduced copay from \$40 per visit to \$0 per visit
- Preventive Dental
  - Changed unlimited benefits for one non-Medicare covered oral exam and cleaning to every six months
  - Eliminated \$500 annual plan maximum; there is no plan limit for PY 2022
- Comprehensive Dental
  - Reduced Medicare covered dental exam from \$40 to \$0 per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
  - Increased plan maximum for non-Medicare covered services from \$1,000 to \$2,000 per year
- Vision Care
  - Reduced eye exam copay from \$40 to \$0 per visit

- \$ 3400 MOOP
- \$ 150 co-pay days 1-5 Hospital
- \$ 100 OTC every quarter
- \$ 0 co-pay Preventive Dental twice a year; \$2000 benefit for Comprehensive Dental - including dentures and implants
- \$ 0 PCP/ Specialist
- Silver Sneakers
- No in-network specialist



## Colorado

#### **Primary Audience**

Beneficiaries who want freedom and flexibility of network.

Clear Spring Health Essential (PPO) Overview				
Type New / Existing Offering PY 2021 PY 2022 Premium Premium				
PPO	Existing	\$O	\$0	

#### Significant Benefit Highlights/Changes

- Annual Physical Exam
  - Eliminated benefit for non-Medicare covered exam
- Outpatient Diagnostic/Therapeutic Radiology Services
  - Reduced copay for Medicare covered services from \$35 to \$20 per visit
- Mental Health/Psychiatry Services
  - Reduced copay from \$40 per visit to \$0 per visit
- Over-the-Counter
  - Added benefit
  - \$50 allowance every three months; no carryover for unused benefit
- Preventive Dental
  - Changed unlimited benefits for one non-Medicare covered oral exam and cleaning to one every six months
  - Eliminated \$1,500 annual plan maximum; there is no plan limit for PY 2022
- Comprehensive Dental
  - Reduced Medicare covered dental exam from \$45 to \$0 per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
  - Changed plan maximum for non-Medicare covered services to cover in- and out-ofnetwork services; maximum remains at \$1,500 annually
- Vision Care
  - Reduced Medicare covered eye exam copay from \$45 to \$0 per visit

- \$ 5500 MOOP
- \$ 300 co-pay days 1-5 Hospital
- \$ 270 Ambulance- Land/Air
- \$ 50 OTC every quarter
- \$ 0 co-pay Preventive Dental Twice a year; \$1500 benefit for Comprehensive Dental – including dentures and implants
- \$ 0 PCP/Specialist
- Silver Sneakers

### Georgia has 5 plan offerings.

## Georgia

- Select (HMO)
- Select Plus (HMO)
- Choice (PPO)
- Silver (CSNP)
- Deluxe (DSNP)

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# Georgia - Overview

\*Dependent upon Medicaid eligibility level.

#### Portfolio Offering

Plan Name	Product Type	PY 2021 Premium	PY 2022 Premium
Select (H6672-004)	НМО	\$0	\$0
Select Plus (H6672-005)	НМО	\$19	\$19
Choice (H9589-003)	PPO	\$0	\$0
Silver (H6672-003)	CSNP - HMO	\$0	\$0
Deluxe (H6672-001)	DSNP - HMO	\$0*	\$0*

#### **Network Highlights**

Central Georgia Health Network (Bibb & Peach), Northside Hospital (Cherokee & Forsyth), Optim Hospital (Screven), Prime Healthcare (Clayton) Memorial Hospital (Chatham), St. Mary's Health System (Franklin & Greene)

#### **Top Markets**

Bibb County Chatham County DeKalb County

#### Service Area (no new counties for PY 2022)

Baker, Baldwin, Banks, Barrow, Bibb, Bleckley, Bryan, Butts, Chatham, Cherokee, Clayton, Clinch, Crawford, Dawson, DeKalb, Dodge, Dooly, Fayette, Forsyth, Franklin, Greene, Hancock, Hart, Heard, Henry, Houston, Jasper, Jones, Lamar, Lumpkin, Macon, Madison, McIntosh, Meriwether, Monroe, Morgan, Newton, Oconee, Oglethorpe, Peach, Pickens, Pike, Pulaski, Putnam, Rabun, Rockdale, Schley, Creven, Stephens, Talbot, Taliaferro, Taylor, Twiggs, Walton, White, Wilcox, Wilkinson



#### **Primary Audience**

Beneficiaries who are cost conscious and are more concerned with low to no premium and cost sharing.

### Clear Spring Health Select (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$0	\$0

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Reduced from \$7,550 to \$6,400
- Specialist Copayment
  - Modified copay for Medicare covered services to a range of \$0 to \$40 per visit vs. flat \$40.
- Transportation
  - Added benefit; 36 one-way trips per year.
- Comprehensive Dental
  - Added benefit; \$2000 annual maximum.

- MOOP Reduction from \$7,550 to \$6400
- Comprehensive Dental from \$0 to \$2,000
- OTC \$90 every 3 months
- Transportation from 0 one-way trips to 36 one-way trips
- E-care Tablet
- No in-network specialist referrals required



### **Primary Audience**

Beneficiaries who want the freedom of network choice, are cost conscious and are more concerned with lower cost sharing and OOP maximum than premiums.

### Clear Spring Health Select Plus (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$19	\$19

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Reduced from \$7,550 to \$3,450
- Transportation
  - Added benefit; 36 one-way trips per year
- Comprehensive Dental
  - Reduced copay from \$50 to \$40 per visit for Medicare covered services
  - Increased maximum benefit for non-Medicare covered services to \$3,000 from \$2,000

- MOOP Reduction from \$7,550 to \$3,450
- Comprehensive Dental from \$2,000 to \$3,000
- OTC \$90 every 3 months
- Transportation from 0 one-way trips to 36 one-way trips
- E-care Tablet
- No in-network specialist referrals required



### **Primary Audience**

Beneficiaries who want the freedom of network choice, are cost conscious and are more concerned with low premium than higher cost sharing and OOP maximum.

### Clear Spring Choice (PPO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	<b>\$</b> O	\$0

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Increased annual combined in/out-of-network maximum out-ofpocket (MOOP) cost to \$10,000 from \$7,550
- Inpatient Hospitalization
  - Changed first interval of inpatient hospitalization copayment from 1-5 days to 1-7 days.
  - Reduced psychiatric hospitalization copay for days 1-7 from \$395 to \$250.
- Specialist Copay
  - Modified to a range of \$0 to \$45 per visit vs. flat \$45 for Medicare covered services

- MOOP \$7,550
- \$0 Co-Pay for Endocrinologists
- Comprehensive Dental with \$2,000 maximum
- OTC \$45 every 3 months
- E-care Tablet



#### **Primary Audience**

Beneficiaries who have been diagnosed with one of the following chronic conditions: Diabetes Type 1 or Type 2, Congestive Heart Failure (CHF) or Cardiovascular Disease (CVD), who may be in a traditional MA-PD or Original Medicare Plan.

### Clear Spring Health Silver (CSNP) (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$O	\$0

#### Significant Benefit Highlights/Changes

- Specialist Visits
  - Modified to a range of \$0 to \$25 per visit vs. flat \$25 for Medicare covered services
- Mental Health/Psychiatric Services
  - Reduced copay from \$40 to \$25 per visit for Medicare covered services
- Podiatry Services
  - Increased copay from \$0 to \$25 per visit
- Comprehensive Dental
  - Decreased copayment for Medicare covered services from \$50 to \$25 per visit
  - Decreased copayment for non-Medicare covered diagnostic services from \$25 to \$0 per visit

- MOOP \$7.550
- Comprehensive Dental with \$2,000 maximum
- OTC \$90 every 3 months
- Transportation up to 36 one-way trips
- E-care Tablet



#### **Primary Audience**

Beneficiaries who are Medicare and Medicaid eligible including

- Qualifying Individual (QI)
- Qualified Disabled & Working Individuals (QDWI)
- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+) are covered by the State Medicaid program for their Medicare cost sharing.

### Clear Spring Health Deluxe (DSNP) (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	<b>\$</b> O	\$0

#### Significant Benefit Highlights/Changes

- Comprehensive Dental
  - Benefit maximum increased from \$2000 to \$4000?
  - Unlimited visits for diagnostic purposes vs. one (1) per year?
- Over-the-Counter Drugs
  - Benefit increased from \$40 to \$60 per month.
- Hearing Care
  - Added one routine exam and one hearing aid evaluation and fitting per year.

- MOOP \$3,450
- Comprehensive Dental increase from \$2,000 to \$4,000
- OTC from \$40 to \$60 per month
- Transportation up to 36 one-way trips
- E-care Tablet

### Illinois has 4 plan offerings.

- Essential (HMO)
- Essential (HMO)
- Community Advantage (HMO)
- Community Flex (HMO-POS)

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### Illinois - Overview

#### Portfolio Offering

Plan Name	Product Type	PY 2021 Premium	PY 2022 Premium
Essential (Northern Illinois) (H5454-002)	НМО	\$O	\$0
Essential (Southern Illinois) (H5454-001)	НМО	\$O	\$0
Community Advantage (H3071-002)	НМО	\$O	\$0
Community Flex (H3071-003)	HMO-POS	\$19	\$19

#### **Network Highlights**

AMITA/Presence Hospital System, Gottlieb Memorial Hospital, Loyola University Medical Center, MacNeal Hospital, NorthShore University Hospital System, Oak Street Health Partnership, St. Bernard, and 8 FQHCs

#### New

- Macoupin County Public Health Department
  - 8 Clinic locations in 3 different cities
- VNA FQHC
  - 16 facilities in 4 locations (Clear Spring only MAPD plan contract)
- Access Health 35 health centers

#### Service Area (no new counties for PY 2022)

#### Essential (Northern Illinois)

Cook, DuPage, Kane, Kankakee, LaSalle, McHenry, Will

#### **Essential (Southern Illinois)**

Boone, Clinton, Macoupin, Madison, Ogle, St. Clair, Stephenson, Winnebago

#### **Community Advantage and Community Flex**

Boone, Cook, DuPage, Kane, McHenry, Ogle, Will, Winnebago

#### **Top Markets**

Chicagoland Area

Rockford



#### **Primary Audience**

Beneficiaries who are cost conscious and are more concerned with low premium and cost-sharing than OOP maximum or network freedom.

### Clear Spring Health Essential (HMO) Overview – Northern Illinois

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	<b>\$</b> O	\$0

#### Significant Benefit Highlights/Changes

- Over-the-Counter Benefit
  - Changed benefit from \$50 per quarter to \$25 per month
- Transportation
  - Added benefit; 12 one-way trips per year
- Comprehensive Dental
  - Changed Medicare covered services cost-sharing from 20% of cost to \$30 copay per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
- Hearing Care
  - Increased Medicare covered hearing exam copay from \$0 to \$30 per visit

- MOOP among the lowest in the service area
- Enhanced Formulary
- eCare Tablet
- No in-network specialist referrals required



### **Primary Audience**

Beneficiaries who are cost conscious and are more concerned with low premium and cost-sharing than OOP maximum or network freedom.

### Clear Spring Health Essential (HMO) Overview – Southern Illinois

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$O	\$O

#### Significant Benefit Highlights/Changes

- Maximum Out-of-Pocket (MOOP)
  - Decreased annual maximum from \$3,400 to \$2,900
- Over-the-Counter Benefit
  - Changed benefit from \$50 per quarter to \$25 per month
- Transportation
  - Added benefit; 12 one-way trips per year
- Comprehensive Dental
  - Changed Medicare covered services cost-sharing from 20% of cost to \$30 copay per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
- Vision Care
  - Increased copay from \$0 to \$30 per visit
- Hearing Care
  - Increased Medicare covered hearing exam copay from \$0 to \$30 per visit

- MOOP among the lowest in the service area
- Enhanced Formulary
- eCare Tablet
- No in-network specialist referrals required



#### **Primary Audience**

Beneficiaries who want the freedom of network choice, are cost conscious and are more concerned with lower cost-sharing and OOP maximum than premiums.

#### Clear Spring Health Community Flex (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium	2021 Star Rating
НМО	Existing	\$19	\$19	3.0

#### Significant Benefit Highlights/Changes

- Maximum Out-of-Pocket (MOOP)
  - Reduced Medicare covered in-network maximum from \$3,950 to \$2,500
  - Added Medicare covered combined in/out-of-network maximum of \$2,500
- Outpatient Diagnostic & Therapeutic Radiology Services
  - Changed cost-sharing from 20% of total cost to \$0 \$100 copay per visit
- Outpatient Hospital Services
  - Increased copay for Medicare covered services from \$150 to \$225 per visit
- Mental Health/Psychiatric Services
  - Reduced copay from \$40 to \$25 per visit for Medicare covered services
- Outpatient Substance Abuse
  - Increased copay for Medicare covered services (individual and group) from \$25 to \$40 per visit
- Transportation
  - Added benefit; 12 one-way trips per year
- Comprehensive Dental
  - Increased annual benefit maximum for non-Medicare covered services from \$2,000 to \$4,000
- Hearing Care
  - Reduced Medicare covered hearing exam copay from \$25 to \$0 per visit

- MOOP among lowest in the service area
- \$0 PCP Copay
- \$4000 Comprehensive Dental
- eCare Tablet
- No in-network specialist referrals required



#### **Primary Audience**

Beneficiaries who are cost conscious and are more concerned with low premium and cost-sharing than OOP maximum or network freedom.

#### Clear Spring Health Community Advantage (HMO-POS) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium	2021 Star Rating
НМО	Existing	<b>\$</b> O	<b>\$</b> O	3.0

#### Significant Benefit Highlights/Changes

- Maximum Out-of-Pocket (MOOP)
  - Decreased to \$3,000 from \$3,950 for in-network Medicare covered services
- Outpatient Substance Abuse
  - Increased copay from \$25 to \$40 per visit
- Transportation
  - Added benefit; 12 one-way trips per year
- Comprehensive Dental
  - Increased copay for Medicare covered services from \$0 to \$25 per visit
  - Added benefit for non-Medicare covered diagnostic and restorative services; \$0 copay per visit; \$2,500 plan maximum
- Vision Care
  - Increased copay for Medicare covered eye exams from \$0 to \$25 per visit

- \$0 PCP co-pay
- \$2500 Comprehensive Dental
- Enhanced Formulary
- eCare Tablet

### North Carolina

North Carolina has 2 plan offerings.

- Essential (PPO)
- Essential Plus (PPO)

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## North Carolina - Overview

### Portfolio Offering

Plan Name	Product Type	PY 2021 Premium	PY 2022 Premium
Essential (H2020-003)	PPO	\$39	\$39
Essential Plus (H2020-005)	PPO	\$76	\$76

### **Network Highlights**

Southeastern Medical Care

### Service Area (no new counties for PY 2022)

Robeson and Scotland

### **Top Markets**

Laurinburg Lumberton





### **North Carolina**

#### **Primary Audience**

Beneficiaries who want the freedom of network choice, who are cost conscious and are more concerned with low premium than higher cost-sharing and OOP maximum.

### Clear Spring Health Essential (PPO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	\$39	\$39

#### Significant Benefit Highlights/Changes

- Preventive Dental
  - Changed unlimited benefits for one non-Medicare covered oral exam and cleaning to one every six months
  - Eliminated annual maximum (was \$1,000 for in-network)
- Comprehensive Dental
  - Reduced in-network Medicare covered copay from \$50 to \$40 per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
  - Changed plan maximum for non-Medicare covered services to account for both in-network and out-of-network costs; maximums remains at \$1,000
- Vision Care
  - Improved non-Medicare covered out-of-network eye exams from 100% of total cost to 45% of total cost
- Hearing Care
  - Reduced Medicare covered hearing exam copay from \$45 to \$40 copay

- \$0 co-pays for PCP visits
- Eliminated the annual maximum for preventative dental
- \$39 premium is among the lowest for PPO
- eCare Experience



### **North Carolina**

### **Primary Audience**

Beneficiaries who want the freedom of network choice, are cost conscious and are more concerned with lower cost-sharing and OOP maximum than premiums.

#### Clear Spring Health Essential Plus (PPO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	\$76	\$76

#### Significant Benefit Highlights/Changes

- Mental Health/Psychiatric Services
  - Reduced copay from \$40 to \$35 per visit for Medicare covered services
- Preventive Dental
  - Changed unlimited benefits for one non-Medicare covered oral exam and cleaning to one every six months
  - Eliminated annual maximum (was \$1,500 for in- and out-of-network)
- Comprehensive Dental
  - Reduced in-network Medicare covered copay from \$50 to \$35 per visit
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
- Vision Care
  - Improved non-Medicare covered out-of-network eye exams from 100% of total cost to 45% of total cost
- Hearing Care
  - Reduced Medicare covered hearing exam copay from \$45 to \$35 copay

- \$0 co-pays for PCP visits
- \$0 co-pays for comprehensive dental
- Unlimited diagnostic dental visits
- MOOP is among the lowest for PPO
- eCare Experience

### South Carolina has 5 plan offerings.

- Select (HMO)
- Select Plus (HMO)
- Choice (PPO)
- Silver (CSNP)
- Deluxe (DSNP)
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# **South Carolina - Overview**

\*Dependent upon Medicaid eligibility level.

Plan Name	Product Type	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
Select (H9403-004)	НМО	Existing	\$0	\$0
Gold Plus (H2334-005)	PPO	Existing	\$19	\$19
Choice (H2334-003)	PPO	Existing	\$0	\$0
Silver(H9403-003)	CSNP - HMO	Existing	\$O	\$0
Deluxe (H9403-001)	DSNP - HMO	Existing	\$0*	\$0*

#### **Network Highlights**

Beaufort Memorial Regency Hospital St. Francis

#### **Top Markets**

Beaufort Greenville Spartanburg

### Service Area (no new counties for PY 2022)

Beaufort, Chester, Colleton, Fairfield, Greenville, Hampton, Jasper, Lee, Saluda, Spartanburg, Union





### **Primary Audience**

Beneficiaries who are cost conscious and are more concerned with low premium and cost-sharing then OOP maximum or network freedom.

Clear Spring Health Select (HMO) Overview				
Type New / Existing Offering PY 2021 PY 2022 Premium Premium				
НМО	Existing	\$O	\$O	

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Reduced from \$7,550 to \$5,900
- Diagnostic Procedures, Tests & Labs
  - Changed copay from \$0 per visit to 0% of the total cost
- Specialist Copayment
  - Modified copay for Medicare covered services to a range of \$0 to \$40 per visit vs. flat \$40.
- Comprehensive Dental
  - Added coverage for non-Medicare covered diagnostic and restorative services at \$0 copay per visit
  - Increased copay for Medicare covered services from \$0 to \$40 per visit
  - Included \$1,500 annual maximum for non-Medicare covered services
- Vision Care
  - Changed Medicare covered eye exam copay from \$0 \$40 to \$40 per visit

- Reduced MOOP to \$5900
- \$0 diagnostic procedures, labs and tests
- Specialist co-pay range from \$0-\$40 instead of flat \$40
- eCare experience
- No in-network specialist referrals required





### **Primary Audience**

Beneficiaries who want the freedom of network choice, who are cost conscious and are more concerned with low premium than higher cost-sharing and OOP maximum.

### Clear Spring Choice (PPO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	\$O	\$0

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Increased annual combined in/out-of-network maximum out-of-pocket (MOOP) cost to \$10,000 from \$7,550
- Specialist Copayment
  - Modified copay for Medicare covered services to a range of \$0 to \$40 per visit vs. flat \$40
- Outpatient Diagnostic & Therapeutic Radiology Services
  - Changed Medicare covered cost-sharing from \$14 copay to 40% of total cost per visit
- Outpatient Substance Abuse (Group)
  - Increased copay from \$30 to \$40 per visit
- Vision Care
  - Changed in-network Medicare covered eye exam copay from \$0 \$40 to \$40 per visit
  - Reduced in-network non-Medicare covered eye exam copay from \$10 to \$0 per visit
- Hearing Care
  - Reduced in-network non-Medicare covered hearing exam copay from \$25 to \$0 per visit

- Specialist co-pay range from \$0-\$40 instead of flat \$40
- Medicare covered eye exam \$0-40 instead of a flat \$40
- eCare Experience





#### **Primary Audience**

Beneficiaries who want the freedom of network choice, are cost conscious and are more concerned with lower cost-sharing and OOP maximum than premiums.

#### Clear Spring Gold Plus (PPO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	\$19	\$19

#### Significant Benefit Highlights/Changes

- Annual Maximum Out-of-Pocket (MOOP)
  - Increased annual combined in/out-of-network maximum out-of-pocket (MOOP) cost to \$10,000 from \$6,700
- Inpatient Hospitalization
  - Modified first stay interval from 1-7 days to 1-5 days
  - Increased copay for 1-5 days from \$285 to \$295 per day
- Outpatient Diagnostic & Therapeutic Radiology Services
  - Changed Medicare covered cost-sharing from 20% of total cost per visit to \$0
    - \$100 copay per visit
- Outpatient Substance Abuse (Group)
  - Increased copay from \$30 to \$40 per visit
- Vision Care
  - Changed in-network Medicare covered eye exam copay from \$0 \$45 to \$45 per visit
  - Reduced in-network non-Medicare covered eye exam copay from \$10 to \$0 per visit
- Hearing Care
  - Increased in-network non-Medicare covered hearing exam copay from \$0 to \$45 per visit

- Reduced inpatient hospitalization to 1-5 days
- Changed outpatient diagnostic and therapeutic radiology services to \$0-100
- eCare Experience





#### **Primary Audience**

Beneficiaries who have been diagnosed with one of the following chronic conditions: Diabetes Type 1 or Type 2, Congestive Heart Failure (CHF) or Cardiovascular Disease (CVD), who may be in a traditional MA-PD or Original Medicare Plan.

#### Clear Spring Health Silver (CSNP) (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$0	\$0

#### Significant Benefit Highlights/Changes

- Specialist Visits
  - Modified to a range of \$0 to \$25 per visit vs. flat \$25 for Medicare covered services
- Mental Health/Psychiatric Visits
  - Reduced copay for Medicare covered services from \$40 to \$25 per visit
- Comprehensive Dental
  - Decreased copay for Medicare covered services from \$50 to \$25 per visit
  - Decreased copay for non-Medicare covered diagnostic and restorative services from \$25 to \$0 per visit
  - Removed limit on number of diagnostic and prosthodontic service visits (used to be one per year for each, will be unlimited for PY 2022)

- Specialists visits \$0-\$25
- Reduced comprehensive dental visits to \$25
- Unlimited diagnostic visits for dental services
- eCare Experience



#### **Primary Audience**

Beneficiaries who are Medicare and Medicaid eligible including

- Qualifying Individual (QI)
- Qualified Disabled & Working Individuals (QDWI)
- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+) are covered by the State Medicaid program for their Medicare cost sharing.

#### Clear Spring Health Deluxe (DSNP) (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$O	\$O

#### Significant Benefit Highlights/Changes

No material benefit changes for PY 2022

- \$0 co-pays on all Medicare covered services
- \$0 co-pays on comprehensive dental, vision, hearing
- eCare Experience

## Virginia

Virginia has 2 plan offerings.

- Essential (HMO)
- Essential (PPO)

- This material is for training purposes only and is not to be shared until October 1, 2021, when the PY 2022 AEP begins.
- Benefits illustrated in this material have been submitted via bid to CMS and are pending approval. As a result, they are subject to change.
- Full benefit details will be available via the Benefit Summary and Evidence of Coverage available via the broker portal on October 1, 2021.





# Virginia - Overview

#### **Portfolio Offering**

Plan Name	Product Type	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
Essential (H8293-001)	НМО	Existing	\$0	\$0
Essential (H2020-002)	PPO	Existing	\$0	\$0

#### **Network Highlights**

Augusta Health

**Bath Community** 

Bon Secours Health

HCA/Lewis Gale

Sovah Health

Valley Health

VCU Health

24 Federally Qualified Health Centers

#### **Top Markets**

HMO: Greater Richmond Counties, Emporia, Danville, Front Royal

PPO: Chesterfield, Colonial Heights, Hanover, Henrico, Hopewell,

Petersburg, Richmond City

#### Service Area (no new counties for PY 2022)

#### **HMO Service Area**

Alleghany, Amelia, Appomattox, Augusta, Bath, Buena Vista City, Caroline, Charles City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dinwiddie, Emporia City, Essex, Franklin, Franklin City, Galax City, Giles, Gloucester, Goochland, Greene, Greensville, Halifax, Hanover, Harrisonburg City, Henrico, Highland, Hopewell City, Isle of Wight, King and Queen King William, Lexington City, Lunenburg, Madison, Mathews, Mecklenburg, Montgomery, Nelson, New Kent, Nottoway, Petersburg City, Pittsylvania, Poquoson City, Powhatan, Prince George, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Southampton, Staunton City, Surry, Sussex, Warren, Waynesboro City

#### **PPO Service Area**

Chesterfield, Colonial Heights, Hanover, Henrico, Hopewell, Petersburg, Richmond City



# Virginia

#### **Primary Audience**

Beneficiaries seeking low copays with defined out of pocket risk.

### Clear Spring Health Essential (HMO) Overview

Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
НМО	Existing	\$0	\$0

#### Significant Benefit Highlights/Changes

- Skilled Nursing Facility (SNF)
  - Reduced copay for days 1-20 from \$20 per day to \$0 per day
- Hearing Exam
  - Increased copay for Medicare covered hearing exam from \$0 to \$25
- Preventive Dental
  - Eliminated annual maximum out-of-pocket cost limit (was \$1,000)
- Comprehensive Dental
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
  - Increased plan maximum for non-Medicare covered services from \$1,000 to \$1,500 per year
- Transportation
  - Added benefit; 36 one-way trips per year

- \$3250 MOOP
- Same plan design across all 65 counties
- Competitive and market leading formulary
- Unique eCare Computer Tablet
- \$1500 dental allowance
- No in-network specialist referrals required



# Virginia

#### **Primary Audience**

Beneficiaries seeking freedom from strict network requirements.

#### Clear Spring Health Essential (PPO) Overview

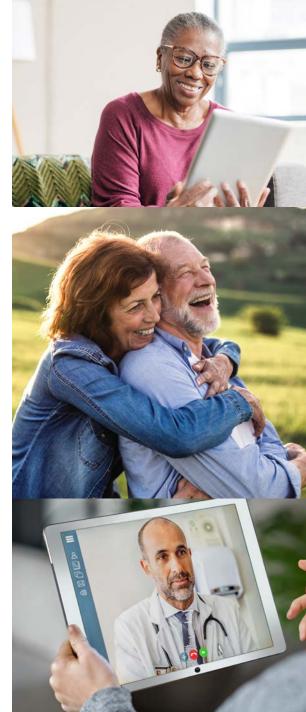
Туре	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
PPO	Existing	\$O	\$0

#### Significant Benefit Highlights/Changes

- Preventive Dental
  - Changed unlimited benefits for one non-Medicare covered oral exam and cleaning to one every six months
  - Eliminated annual maximum (was \$2,000 for in-network)
- Comprehensive Dental
  - Eliminated non-Medicare covered services for endodontics, periodontics and extractions
  - Changed plan maximum for non-Medicare covered services to account for both in-network and out-of-network costs; maximums remains at \$2,000
- Vision Care
  - Improved cost-sharing for out-of-network non-Medicare covered eye exams from 100% of the cost to 45% of the costs

- \$0 Premium
- Same network as HMO
- Innovative Telemedicine
- eCare Tablet
- \$2000 dental allowance
- Competitive formulary







### Extra Benefits

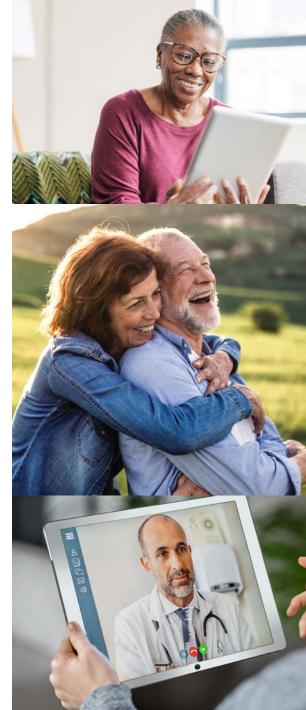
Clear Spring Health partners with multiple vendors to provide the Extra Benefits included in the various plan designs. Below is a list of the vendors for each benefit.

NOTE: Not all benefits are available on all products and/or plan designs and/or at the same level. Please refer to the applicable Benefit Summary for specific details.

Benefit	Coverage Overview	Vendor
Dental	Preventive and/or comprehensive coverage	Denta Quest ""
Fitness & Wellness	Access to online and in-person fitness classes and wellness programs	SilverSneakers
Hearing	Exams and/or hearing aids	nations hearing
Over-the-Counter (OTC)	Non-formulary medications and health and wellness related products	nations OTC
Telemedicine	24/7 access to primary care physicians without leaving home	98point6
Transportation	One-way or round-trip	kaizen HEALTH
Vision	Exams and/or eyeglasses/contact lenses	EyeQuest. A product of DentaQuest









# eCare Experience™

In 2021, Clear Spring Health introduced the eCare Experience, a tablet that provides members with detailed information on their health plan benefits and convenient access to benefit vendors.

- All members are eligible to receive a tablet.
- To receive a tablet, members must
  - have selected an active PCP and
  - completed a Health Risk Assessment (HRA) Survey.
    - 15-minute survey available via phone or mail.
    - Outreach begins with 90 days of the member's effective date.
- After completion of the HRA and PCP verification, it takes approximately 30 days to personalize, configure and ship the tablet.
  - Shipping method is Fed Ex 2-day
- Tablets are accompanied by an Operational Manual and User Guide.



# Regional Sales Directors

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