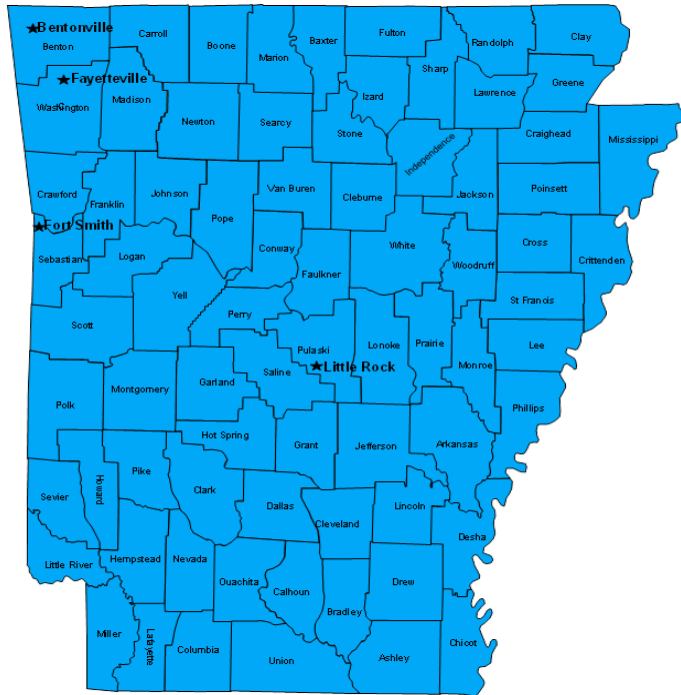


# Arkansas Market Overview

2018

## Arkansas

### Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	616,437
YOY Eligible Growth	1.7%
MA Penetration	20.1%
YOY MA Enrollment Growth	6.5%
UHC Market Share	30.9%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

# Northwest Arkansas Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Portfolio approach with \$0 premium HMO, premium HMO and RPPO options that offer a choice for a variety of needs
- No referral required to see specialists
- Statewide PPO offers access to all providers
- Preventive Dental available on all plans, plus Comprehensive Dental included on H3464-002
- Routine eye & hearing exams on all plans, including eyewear credit
- UnitedHealth Passport®: Great for HMO members who like to travel
- Fitness benefit available on all HMOs
- 4.0 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



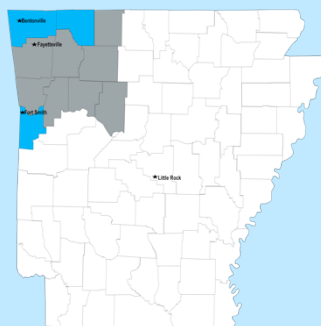
## Provider

- Mercy Hospital and physicians - all locations
- Premiere Care – NWA Sparks Alliance
- Cooper Clinic- all locations
- Community Physician Group – Siloam Springs
- St. Mary's Regional – hospital and physicians
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months with HMO plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Northwest Arkansas Market Landscape

Eligibles (as of 5/1/17)	155,156
YOY Eligible Growth	2.5%
MA Penetration	27.5%
YOY MA Enrollment Growth	5.1%
UHC Market Share	17.7%

● Current Footprint ● HMO Expansion

# Northwest Arkansas Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-001	H3464-002	R3444-012
Plan Highlights	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$49	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$10	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, T4, & T5 only)	\$0 All Tiers	\$150 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Portfolio approach with multiple HMOs and an RPPO that offers a choice for a variety of needs
- Statewide PPO offers access to all providers
- No referral required to see specialists
- UnitedHealth Passport®: Great for HMO members who like to travel
- Fitness benefit available on all HMOs
- Dental available on all plans
- 4.0 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



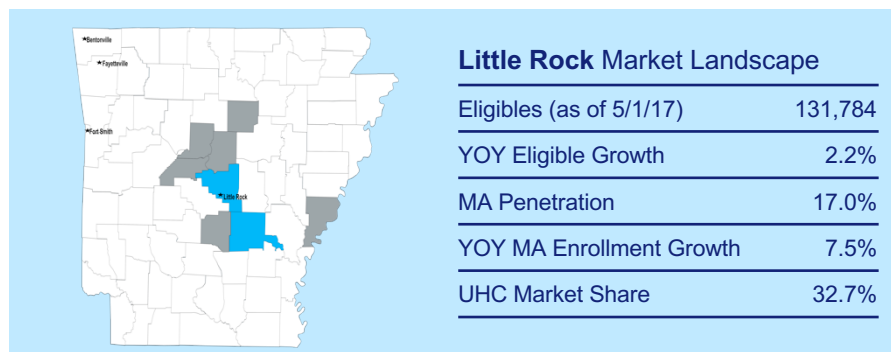
## Provider

- CHI – hospital and all physicians
- Baptist Hospital, Baptist Physicians – all locations
- Practice Plus physicians-all locations
- Conway PHO and physicians
- AR Health Group- all locations
- Arcare physicians – all locations
- Jefferson Regional-hospital and physicians
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months with HMO plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Little Rock Market Landscape

Eligibles (as of 5/1/17)	131,784
YOY Eligible Growth	2.2%
MA Penetration	17.0%
YOY MA Enrollment Growth	7.5%
UHC Market Share	32.7%

● Current Footprint    ● HMO Expansion

# Little Rock Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-003	H3464-004	R3444-012
Plan Highlights	New low premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	Open access PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Cleburne, Conway, Faulkner, Grant, Jefferson, Perry, Phillips, Pulaski	Arkansas: Cleburne, Conway, Faulkner, Grant, Jefferson, Perry, Phillips, Pulaski	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$55	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, T4, & T5 only)	\$0 All Tiers	\$150 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- No referral required to see specialists
- Introducing two new HMOs in Dallas, Garland, Hot Springs and Ouachita counties, providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- \$55 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- \$19 plan for those looking for value
- Statewide PPO offers access to all providers
- Preventive Dental available on all plans, plus Comprehensive Dental included on H3464-006
- UnitedHealth Passport®: Great for HMO members who like to travel



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



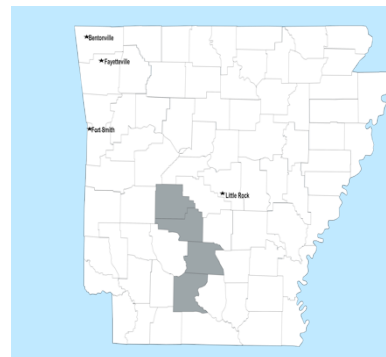
## Provider

- CHI Hospitals and all physicians
- HealthStar Physicians
- National Park Hospital and all physicians
- Baptist Hospital - Malvern
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months with HMO plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



● HMO Expansion

## Hot Springs Market Landscape

Eligibles (as of 5/1/17)	43,808
YOY Eligible Growth	1.1%
MA Penetration	20.8%
YOY MA Enrollment Growth	4.0%
UHC Market Share	31.4%

# Hot Springs Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-005	H3464-006	R3444-012
Plan Highlights	New low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays and additional ancillaries	PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$55	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, T4, & T5 only)	\$0 All Tiers	\$150 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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# Arkansas CIP Chronic/Dual Product Overview

2018

Plan Name	Care Improvement Plus <sup>®</sup> Silver Rx	Care Improvement Plus <sup>®</sup> Dual Advantage	Care Improvement Plus <sup>®</sup> Gold Rx
H-PBP	R3444-008	R3444-011	R3444-009
Plan Highlights	Chronic plan specially designed for those who are Dual Eligible with Chronic Heart Failure or Diabetes	Specially designed plan for those who are Dual Eligible	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide
Premium	Varies by LIS Level	Varies by LIS Level	\$31
PCP Copay	Varies by LIS Level	Varies by LIS Level	\$15
Specialist Copay	Varies by LIS Level	Varies by LIS Level	\$45
Referral Required	N	N	N
Inpatient Hospital	Varies by LIS Level	Varies by LIS Level	\$335 days 1-5
Outpatient Surgery	Varies by LIS Level	Varies by LIS Level	20%
Max Out-of-Pocket	Varies by LIS Level	Varies by LIS Level	\$6,700
Lab Copay	Varies by LIS Level	Varies by LIS Level	\$10
Rx Copays	Varies by LIS Level	Varies by LIS Level	\$3/\$12/\$47/\$100/30%
Rx Deductible	Varies by LIS Level	Varies by LIS Level	\$150 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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