

# Understanding the Value of Medicare Advantage: Navigating the Health Plan Transition from Active to Retiree Benefits

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**Kris Veenstra**

Humana

Director, Group Medicare

**Kathy Burton**

Humana

Group Medicare Sales Executive

**Jennifer Borkowski**

Humana

Group Medicare Sales Executive



**Convocation**  
The Spirit of Collaboration

 Gallagher  
Insurance | Risk Management | Consulting

 BAS

 Lincoln  
Financial Group®

 POINTS  
NORTH

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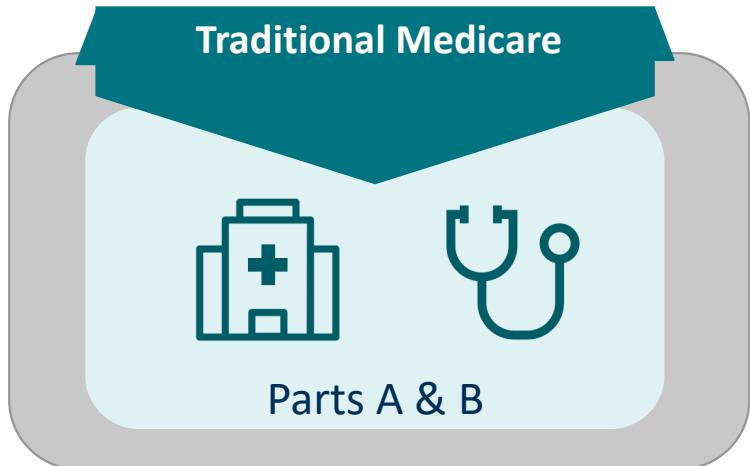
## Wellness Activity

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## **What are the options for someone aging into Medicare?**

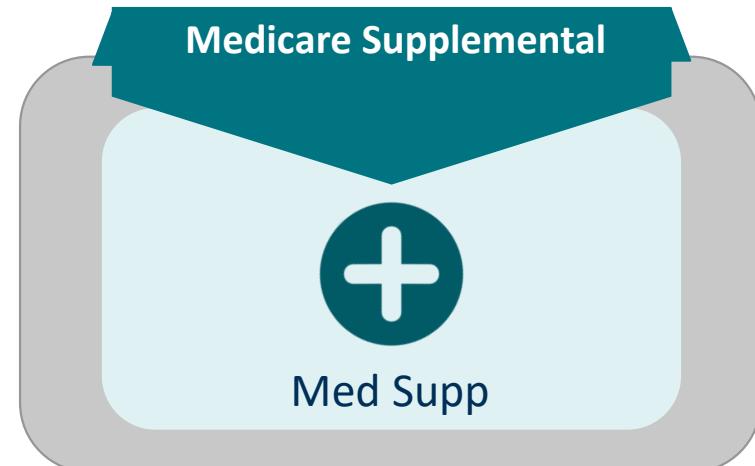


**Historically, Original Medicare covers 80-85% of claims for Medicare-eligible people...**



80-85% coverage

**... and then the organization could offer retirees a Medicare secondary or Medicare supplemental plan to cover the rest**



15-20% coverage

## Sometimes the plans don't work well together

Leaving gaps in care for retirees



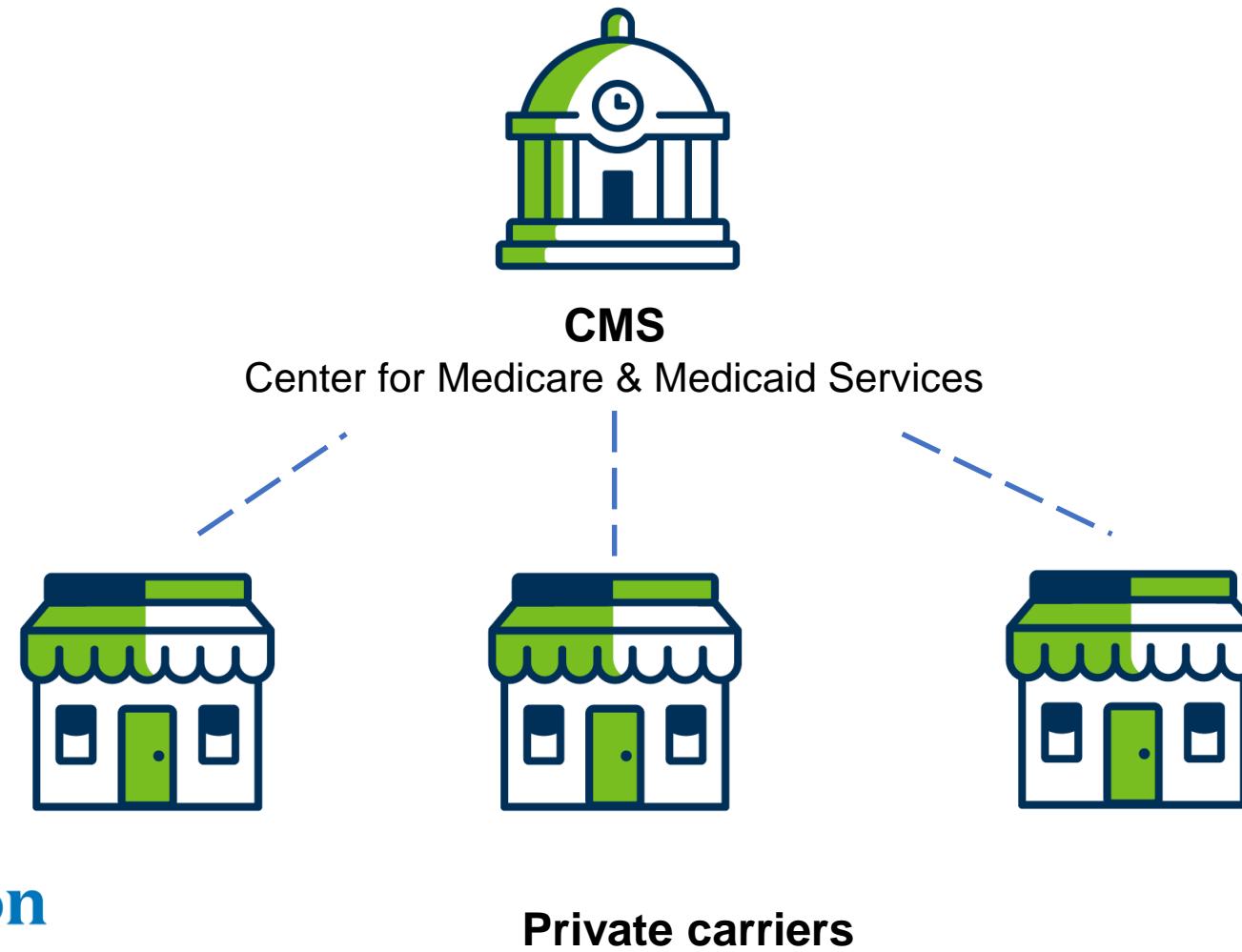
And increasing costs for plan sponsors



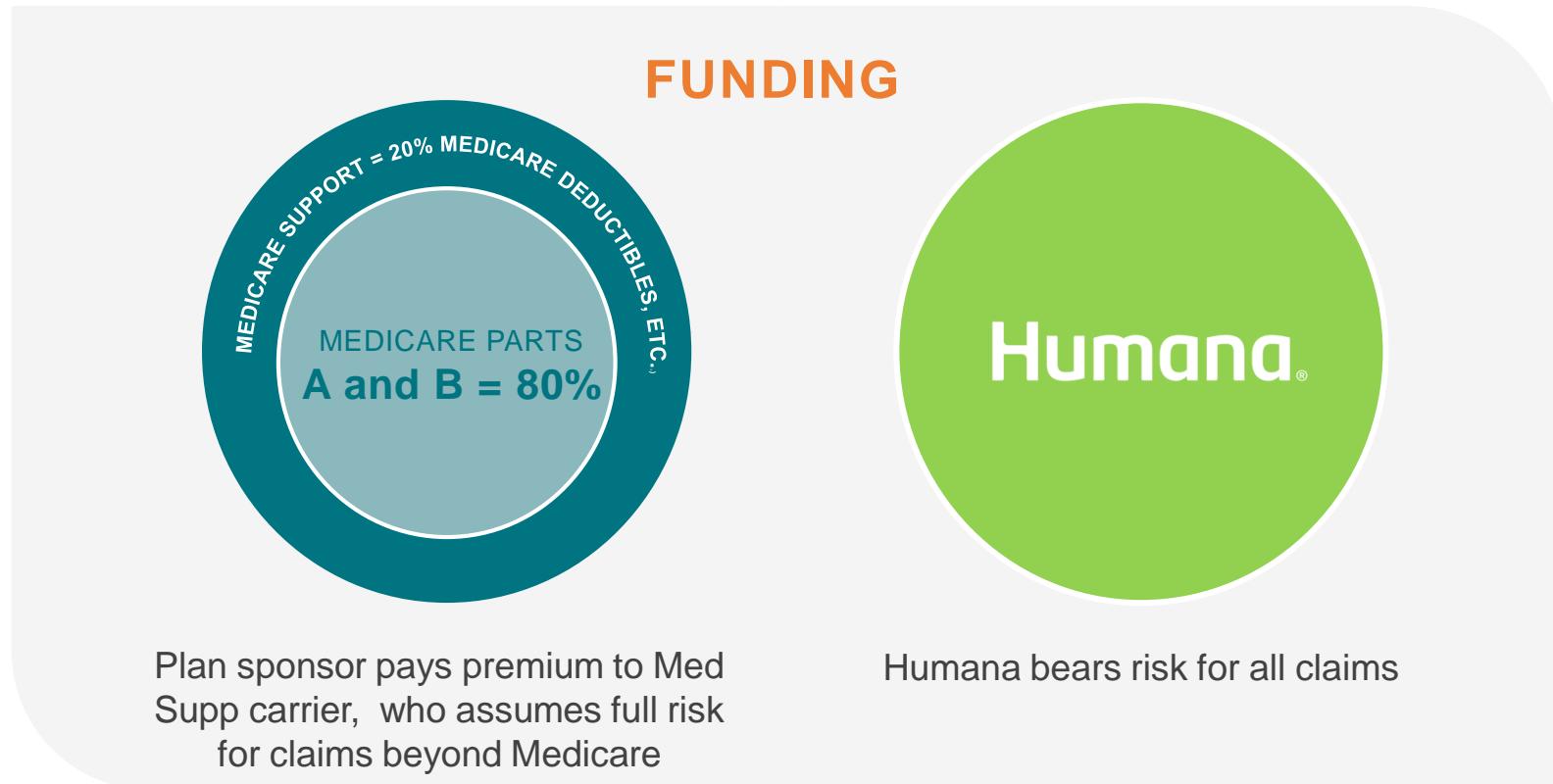
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## **How Medicare Advantage and Group Medicare Advantage are better options**

## Medicare Advantage plans are available through private carriers



## Funding of Medicare Supplement (Med Supp) vs Medicare Advantage with Part D (MAPD)



# What is Medicare Advantage, and specifically Group Medicare Advantage?



vs.



+ Ability to  
customize plans to  
mirror existing  
commercial benefits

# A more simplified option for retirees and HR administrators

## Traditional Medicare experience

Dealing with multiple carriers leads to confusion.



Parts A and B



Supplemental Coverage

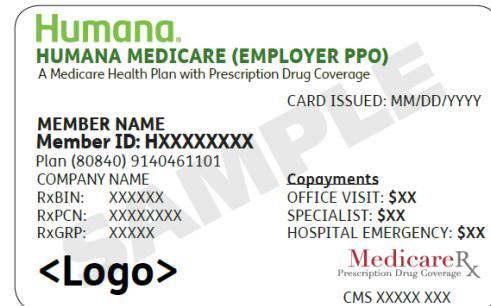


Part D  
Prescription drug



## Group Medicare Advantage experience

Coverage and support is available in one place.



- One ID card
- One place for support
- One account team

SIMPLER, ALL-IN-ONE EXPERIENCE

# Medicare Advantage with Part D (MAPD) plan benefits

## Humana Plan Design Differences



Dozens of plan design options  
for groups of all sizes



Custom benefits may be  
available to your diocese



Same benefit design  
regardless of location



Provides consistency  
for retirees

## Humana Clinical Differences



Robust case  
management



Humana At Home®



Integrated pharmacy  
and medical



Integrated behavioral  
health/medical/prescription  
drug program

# Medicare Advantage provides additional support



## Clinical Support

- In home Wellness Assessments (NP's)
- Gaps in Care Closure
- Education & Resource Support
- Care Management
- Primary Care & Hospital at Home



## Social Determinants of Health

In 2020 Humana conducted 6 million health screenings

Addressing:

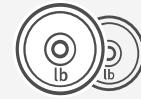
- Food Insecurity
- Financial Hardships
- Loneliness and Social Isolation



## International coverage

### Emergency Services and Urgently Needed Care

- \$100 deductible
- 80% coinsurance
- \$25,000 Maximum Annual Benefit or 60 consecutive days



## Wellness program

### Go365 Wellness

By participating in measurable health-related activities and adopting healthy behaviors, members earn rewards they can redeem for gift cards

### SilverSneakers

A comprehensive program that makes it easy to stay fit and healthy



## Post-Hospitalization Support

**Meals** – 2 meals provided for 14 days

**Transportation** – 12 RT trips not to exceed 50 miles per trip

**Personal Home Care** – Up to 6 hours of support with custodial care



## Telemedicine for Medicare Advantage

Choose a U.S. based, board certified provider from the largest telehealth network in the U.S. that you can speak with anytime, anywhere



## Acupuncture

Addressing lower back pain, retirees have access to specialists for 20 visits per year



+access to the MyHumana website and mobile app

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## Humana overview

## Personalized support that understands you and your retirees



### Ease

Feel confident knowing  
you have the exact help  
you need at your  
fingertips



### Care

Strong relationships and  
understanding ensure  
you get the support you  
deserve



### Personalization

We work hand-in-hand  
with you to ensure your  
plan's individual success

## Seniors have been at the heart of Humana's care delivery since our founding



Humana's **commitment to care started in 1961** as a nursing home and hospital company



Providing our **first private Medicare plan in 1985**, Humana has a long and successful history of caring for seniors



**Award-winning operating model**, integrated systems and the highest Net Promoter Scores in the industry



Provider and community **health relationship models and value-based care expertise/capabilities**



Heavily investing in **home health solutions** so seniors get the care they need, while remaining comfortable at home

## Humana at a glance



**8.6 million+**

Group and Individual MA, MAPD and PDP members



**16**

Bold Goal Markets



**47**

Humana Neighborhood Centers



**50,000+**

Humana associates

# Humana is one of the nation's most experienced senior care organizations, and one of the most trusted Group Medicare Advantage carriers

## Nationally (The Advantage)



**28 million** retirees covered



**Representing 44%** of the Medicare eligible population



**Overwhelming satisfaction (94%)**



**Delivers significantly better quality of care, better health outcomes and lower costs** compared with Traditional Medicare<sup>1</sup>

## Humana Group Medicare Advantage

**600**

Group clients

**610,000**

Group members

**97%**

Member retention rate

**8 Years**

Average contract length as of 2021

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## Clinical Care – ‘Human-Care’

# Transforming from an insurance company with elements of healthcare to a healthcare company with elements of insurance



Healthcare



Insurance

- Primary care
- Home health
- Pharmacy
- Social determinants of health
- Enterprise clinical operating model

- Group Medicare Advantage
- Individual Medicare
- Medicaid
- TRICARE (Military)
- Commercial group
- Specialty benefits

# A voluntary in-home wellness assessment can create a foundation for a personalized health journey

## In-home wellness assessments

Members receive an in-home visit by a licensed physician who conducts an assessment to:



Identify gaps in care  
Fall risk, social determinants of health and social isolation



Support wellness  
Prevention, physical and mental health



Provide clinical diagnoses  
Diabetes, colon and diabetic nephropathy test kits



Deliver prescription assistance  
Ensuring correct dosages and avoiding drug interactions

## Coordination



Care team coordinates across range of resources to deliver seamless care

## Whole-person care support



Supported by a wide range of Humana and external care resources

# Group Medicare Advantage plans deliver financial stability to plan sponsors

Group Medicare Plans are fully-insured.  
Risk is borne by carriers.

Group Medicare members receive  
multi-faceted care support



Proactive outreach



Care management



High-touch health  
care campaigns



In-home wellness visits  
and safety checks



+ Support to address food insecurity, social isolation  
and other social determinants of health

## Result:

Better health outcomes for retirees  
and lower costs to you



Carriers pass  
savings on to the plan  
sponsors and retirees



Healthier outcomes  
on a large-scale help to  
control and reduce costs

## Savings for current Diocese groups

### Savings outcome

from a recent group converting from a Medicare Supp to a Humana MAPD plan



**\$65K**

Annual savings on a 23-life  
Diocese group

### Savings outcome

from a recent group converting from a traditional plan to a Humana MAPD plan



**\$570K**

Annual savings on a 57-life  
Diocese group

### Savings outcome

from a recent group converting from a traditional plan to a Humana MAPD plan



**\$1.74M**

Annual savings on a 250-life  
Diocese group

## Mission Moment - How we impact our members' lives



[Bringing a Human Touch to Those in Our Care - Sheereen's Story | Humana](#)



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## Discussion

# Thank you.

## Contact Information

Kris Veenstra  
Humana  
Director, Group Medicare  
[kveenstra@humana.com](mailto:kveenstra@humana.com)

Kathy Burton  
Humana  
Group Medicare Sales Executive  
[kburton3@humana.com](mailto:kburton3@humana.com)

Jennifer Borkowski  
Humana  
Group Medicare Sales Executive  
[JBorkowski1@humana.com](mailto:JBorkowski1@humana.com)



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