

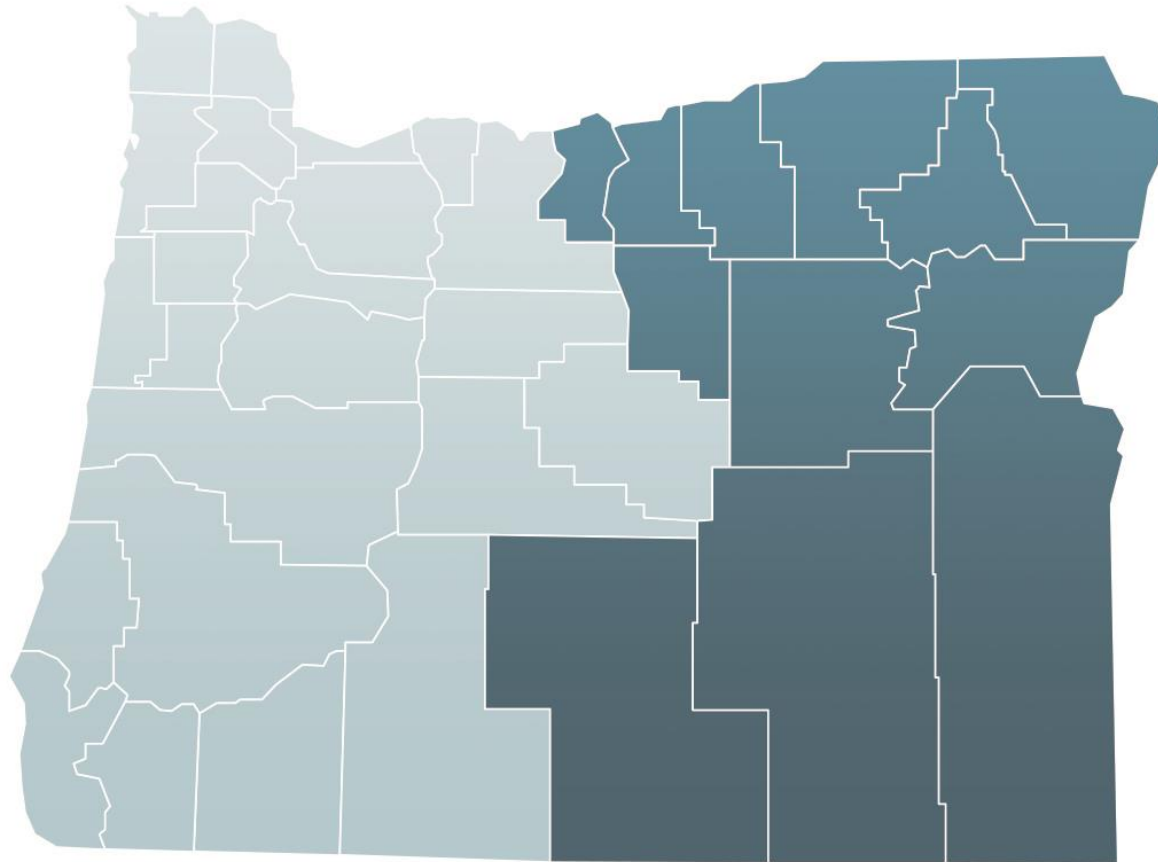
Summit Health

2024 Roadshow





Our partners in Eastern Oregon



2024

Enrollment & Compensation



2024 Required Training, Testing and Certification



Agents need to be trained, tested and certified every year to sell Moda Health Medicare Advantage Plans.



To receive commission on new and/or renewing Moda Health Medicare Advantage plans, you must be trained, tested and certified every year.



Once you submit all required documentation to your GA and passed the test with 85% or better, you'll get a confirmation email from your GA.



2024 Moda Health Medicare Advantage plans should not be discussed prior to 10/1/2023 with current clients or prospects.

Enrollment Options for Producers

Shop, Buy, and Apply (SBA) will be available for shopping **October 1** and the online application for applying will be available **October 15**.

Agent link (purl) will be provided by **October 15**.

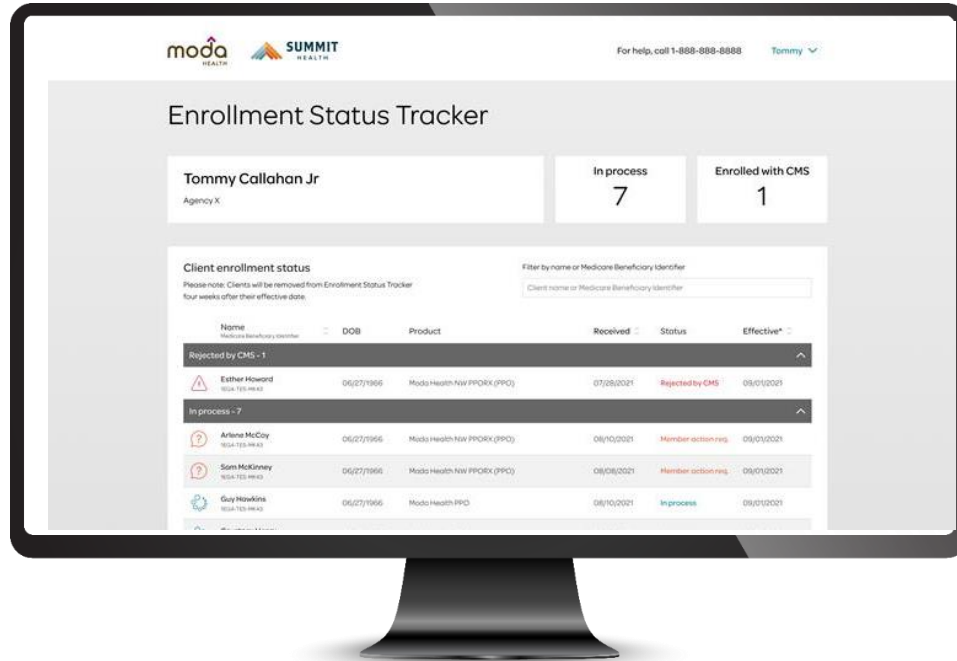
Summit Health Plans will also offer paper applications and a fillable PDF for all Medicare Advantage plans.



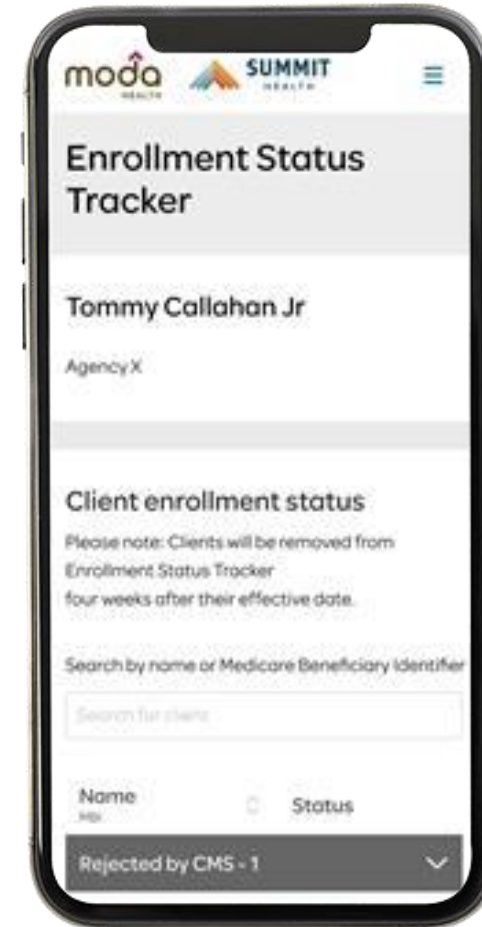
yoursummithealth.com/roadshow



Enrollment Status Tracker



Same login as eCommissions for online MA(PD) apps only



Enrollment Guidelines for Producers

Producers will NOT be required to submit Scope of Appointment (SOA) forms with the online or paper application. However, Producers must follow CMS guidelines for completion and retention of the SOA. Moda Partners Inc. will audit this requirement. If it is deemed that an SOA was not completed, the producer will lose their appointment and commission.

Paper enrollment applications must be received within 24 hours of the date the enrollment form was received by agent, as noted on the enrollment form.

PDF or TIF is the preferred file format.

Safely store documentation on how/when the application was submitted for your records.



Agent of Record Request

Replacement allowed on enrollments via Agent of Record

- Replace an existing agent on the policy
- Renewal plan with any Agent of Record letter signed by the beneficiary
- If the writing agent moves agencies
- Written request from the member
- Effective first of the month following receipt at Summit Health
- No retro-attachment allowed
- Go to www.yoursummithealth.com/roadshow for branded AOR template

Attachment allowed on “unassisted” enrollments upon renewal

only via Agent of Record request.



Send AOR or commission inquiries to:

agentdesk@yoursummithealth.com

Fax: 503-243-3949

Phone: 503-265-5618

2024 Medicare Advantage Producer Compensation

\$611 Initial
Compensation

- Initial payment paid after the policy is in effect for 90 days
- Client is new to Medicare Advantage or enrolls in an unlike plan type

\$306 Renewal
Compensation
(\$25.50 per
month)

- Medicare Advantage plans (MA or MAPD plans)
- Client changing Medicare Advantage plans – MA or MAPD plans
- If premium received by 10th, commission paid that month
- Paid for the life of the enrollment – effective 2015
- Renewal Compensation is paid monthly (\$25.50)

CMS Changes and Clarifications



2024 Changes to CMS Rules

- The Pre-Enrollment checklist now includes discussion of the effect on current coverage.
- Marketing events are prohibited from taking place within 12 hours of an education event, in the same location. The same location is defined as the entire building or adjacent buildings.
- Scope of Appointment (SOA) forms can no longer be collected at educational events.
- At least 48 hours prior to scheduled personal marketing, an agent or broker must agree upon and record a SOA with the beneficiary. Two exceptions:
- SOAs that are completed during the last four days of a valid election period for the beneficiary.
- Unscheduled in person meetings (walk-ins) initiated by the beneficiary.
- When holding a personal marketing appointment, you cannot market any health care related product during a marketing appointment beyond the scope agreed upon by the beneficiary and documented by the plan in a SOA, business reply card, or request to receive additional information, which is valid for 12 months following the date of beneficiary's signature date or the date of the beneficiary's initial request for information.

(Applicable for all contract year 2024 marketing and communications beginning September 30, 2023.)

2024 Clarifications to CMS Rules

- The following types of calls need to be recorded in their entirety: all marketing, sales, and enrollment calls, including the audio portion of calls via web-based technology.
- Contact is unsolicited door-to-door contact unless an appointment, at the beneficiary's home at the applicable date and time, was previously scheduled. Unsolicited door-to-door solicitation has not been allowed, including leaving information of any kind, except that information may be left when an appointment is pre-scheduled, but the beneficiary is not home.
- For telephonic enrollments, the Pre-Enrollment checklist must be reviewed with the prospective enrollee prior to completion of the enrollment.

2024

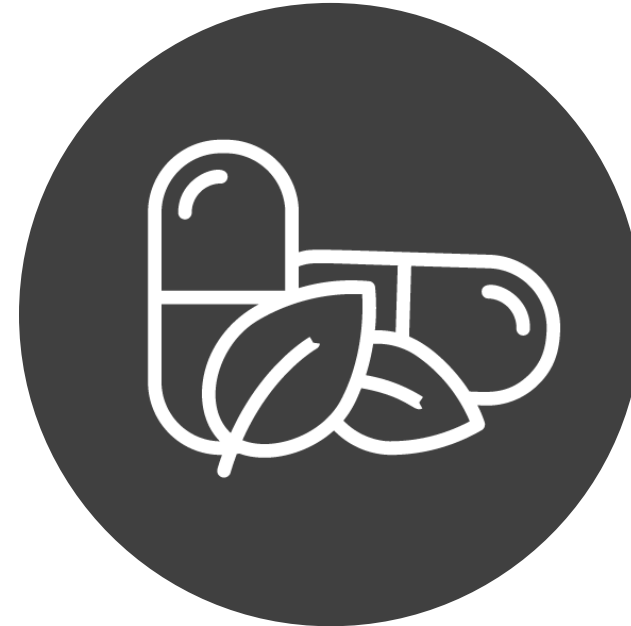
Embedded Supplemental and Value-added Benefits



Embedded Alternative Care | 2024

Acupuncture, Naturopathy, and Chiropractic care are included without additional premium as mandatory supplemental benefits.

Covered at 50% up to \$500.



Dental |



Service	Benefit description	In-network cost	Out-of-network cost
Preventive Oral Exam, Fluoride, and Cleaning	<ul style="list-style-type: none"> • 2 exams per calendar year • 2 cleanings per calendar year • X-rays (limits apply) 	\$0	50%
Comprehensive Dental	Diagnostics, Restorative, Endodontics, Periodontics, implants, dentures, crown upgrades, etc.	20%	50%
Maximum Benefit			
This includes preventive, comprehensive, and all other services, in and out of network combined.			
	\$1,000 <ul style="list-style-type: none"> • Summit Health Core 	\$1,250 <ul style="list-style-type: none"> • Summit Health Value + Rx • Summit Health Standard + Rx 	\$1,500 <ul style="list-style-type: none"> • Summit Health Premier + Rx

Vision



Plan	Service	In-Network <i>VSP Provider</i>	Out-of-Network <i>Members submit for reimbursement</i>
Routine Vision Exam	Every calendar year	\$0	50%
Lenses Single vision, lined bifocal, lined trifocal, lenticular lenses, standard progressives, scratch resistant coating, UV coating	Every other calendar year	\$0	\$50
Frames	Every other calendar year	Genesis Collection: Covered in full OR \$50 allowance to apply to all other brands with 20% discount on costs above allowance	\$50 allowance
Contact Lenses (In lieu of glasses)	Every other calendar year	\$100 allowance towards contact lens fitting/evaluation and contacts (15% discount on contact lens fitting/evaluation, not contacts)	\$100 allowance towards contact lens fitting/evaluation and contacts

Hearing |



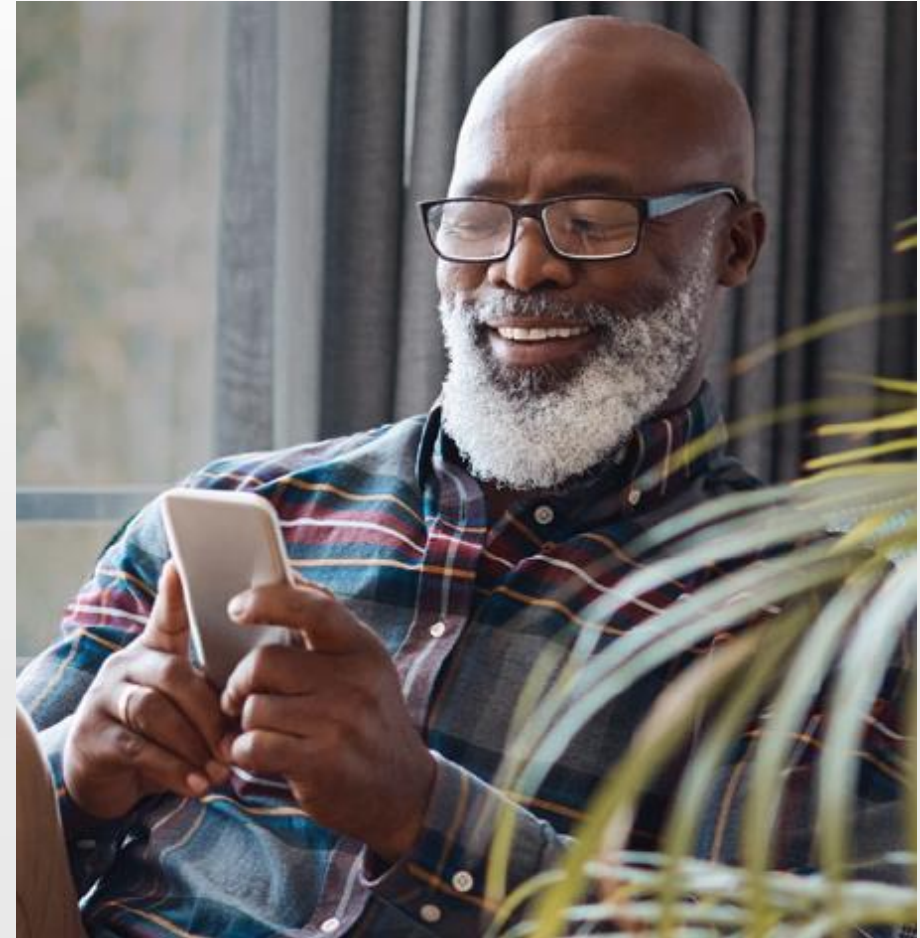
Service	Benefit	
Hearing Exam	\$0 copay	
Hearing Aid	Advanced Model \$599-\$899 (per aid)	Premium Model \$699-\$999 (per aid)
	Advanced Model and Premium Model is available for the following plans:	
	<ul style="list-style-type: none"> Summit Health Premier + Rx (HMO-POS) Summit Health Standard + Rx (HMO-POS) 	<ul style="list-style-type: none"> Summit Health Core (HMO-POS) Summit Health Value + Rx (HMO-POS)
Network	<ul style="list-style-type: none"> National Network and one of the largest hearing aid dispensers in the US Must access services through an in-network TruHearing provider 	
Details	<ul style="list-style-type: none"> Up to two TruHearing-branded hearing aids every year (one per ear per year). Re-chargeable styles available for \$50 per aid. Costs do not apply to the medical OOP maximum 	

Fitness |

Benefit	Includes
Fitness Center Memberships	Multi-facility access to 16,500+ participating fitness centers or select YMCAs, many with exercise classes for older adults.
Home Fitness Kit	One Home Fitness Kit per benefit year from a variety of fitness categories, such as: <ul style="list-style-type: none"> • Fitbit® or Garmin® Wearable Fitness Tracker Kit • Pilates Kit • Beginner, Intermediate, or Advanced Strength Kit • Beginner or Advanced Swim Kit • Beginner or Intermediate/Advanced Yoga Kit
Healthy Aging Coaching	Coaches will help you meet your fitness, nutrition, and lifestyle goals during scheduled phone sessions.
Digital Workouts	8,000+ digital workout videos at www.SilverandFit.com or the Silver & Fit mobile app

Virtual Health | CIRRUS MD

- Text a doctor for free, 24/7 with CirrusMD
- Use CirrusMD for:
 - Coughs, fevers, sore throat
 - Earaches, stomach pain, diarrhea
 - Rashes, allergic reactions, animal/insect bites
 - Back/abdominal pain
 - Sports injuries, burns, heat-related illness
 - Urinary tract infections
 - General health questions
- Download the app or connect online



Disease Management for Diabetes



- For members that meet medical criteria, this program includes:
 - Monitoring supplies
 - Diabetes management tools
 - 24/7 coaching services
 - Direct outreach when an out-of-range test result occurs at no cost



Discounts on health & fitness |



The **ChooseHealthy**® program offers wellness promotions and deals exclusive to Summit Health Medicare Advantage members.

Specialty Provider Deals – Members can save up to 25% on services from specialty health care practitioners in acupuncture, chiropractic, therapeutic massage, and more. Full musculoskeletal provider network features more than 66,000 contracted providers.

Health & Well Being Resources – Free online health classes and educational content are based on up-to-date clinical information. Self-guided classes allow members to study a variety of health improvement topics.



NEW Over the counter (OTC) |

Icario

\$30 every three months (without carryover)

CMS-Approved OTC medications and health-related items such as:

- Allergy medication
- Blood pressure cuffs
- Cold & Flu relief
- Dental care items
- Sunscreen

Purchases available in retail stores and online

Members will receive an OTC card to use when shopping and can access their benefits online, via an app, or by calling Icario customer service



Summit Health
Medicare Advantage plans
offered in Eastern OR



Product overview

Summit Health Core (HMO-POS)

Premium \$0
Out-of-pocket max \$5,990

Summit Health Value + Rx (HMO-POS)

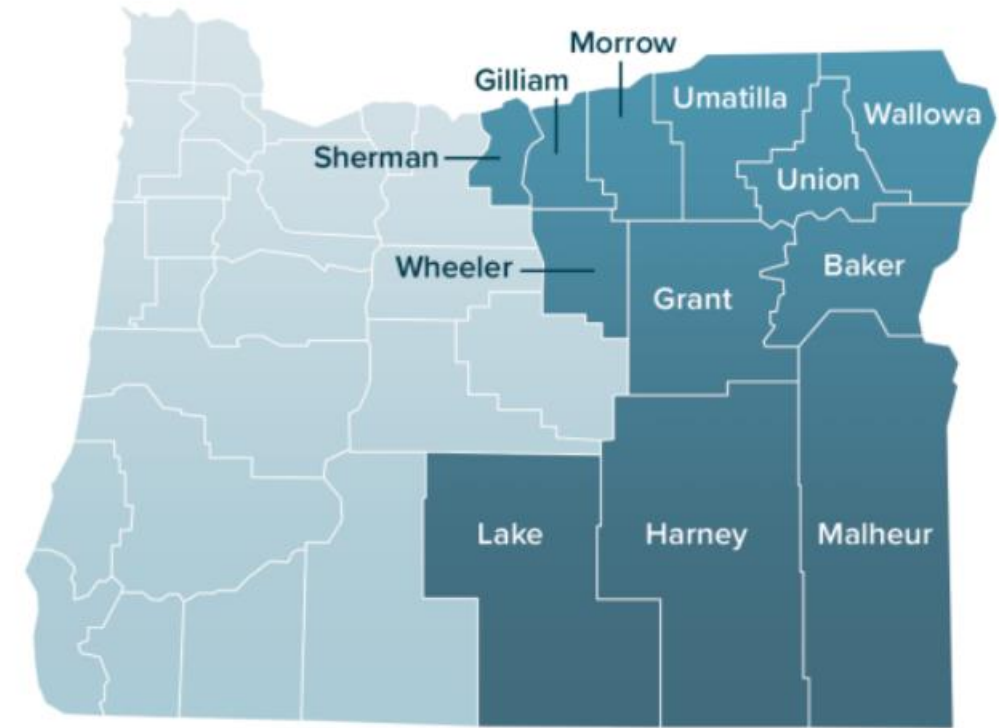
Premium \$0
Out-of-pocket max \$6,475 / \$10,990

Summit Health Standard + Rx (HMO-POS)

Premium \$80
Out-of-pocket max \$5,880 / \$8,990

Summit Health Premier + Rx (HMO-POS)

Premium \$170
Out-of-pocket max \$4,850 / \$7,990



Referrals are still not required on all Summit Health plans

Summit Health Core (HMO-POS)

Benefit	Cost-Sharing INN / OON	Benefit	Cost-Sharing INN / OON
Inpatient hospital	\$385 days 1-5 / 30%	Outpatient hospital	\$385 / 30%
SNF	\$196 days 21-100 / 30%	ASC	\$385 / 30%
ER (worldwide)	\$120	Ambulance	\$325
UC (worldwide)	\$35	DME	20% / 30%
PCP	\$0 / 30%	Prosthetics/supplies	20% / 30%
Specialist / Mental Health	\$35 / 30%	Diabetic services	Shoes/inserts 20% / 30% Supplies \$0 / 30%
PT/OT/SP	\$35 / 30%	Preventive services	\$0 / 30%
Opioid treatment	\$35 / 30%	Part B drugs	0% - 20% / 30%
Outpatient diagnostics	Lab \$10 / 30% Test/procedures 20% / 30%	Medicare-covered dental	\$35 / 30%
Outpatient radiology	X-rays 20% / 30% Diagnostic 20% / 30% Therapeutic 20% / 30%	Medicare-covered vision	Exam \$35 / 30% Eyewear \$0 / 30%

Summit Health Value + Rx (HMO-POS)

Benefit	Cost-Sharing INN / OON	Benefit	Cost-Sharing INN / OON
Inpatient hospital	\$385 days 1-5 / 50%	Outpatient hospital	\$385 / 50%
SNF	\$196 days 21-100 / 50%	ASC	\$385 / 50%
ER (worldwide)	\$100	Ambulance	\$325
UC (worldwide)	\$40	DME	20% / 50%
PCP	\$0 / 50%	Prosthetics/supplies	20% / 50%
Specialist / Mental Health	\$40 / 50%	Diabetic services	Shoes/inserts 20% / 50% Supplies \$0 / 50%
PT/OT/SP	\$40 / 50%	Preventive services	\$0 / 50%
Opioid treatment	\$40 / 50%	Part B drugs	0% - 20% / 50%
Outpatient diagnostics	Lab \$0 / 50% Test/procedures 20% / 50%	Medicare-covered dental	\$40 / 50%
Outpatient radiology	X-rays 20% / 50% Diagnostic 20% / 50% Therapeutic 20% / 50%	Medicare-covered vision	Exam \$40 / 50% Eyewear \$0 / 50%

Summit Health Standard + Rx (HMO-POS)

Benefit	Cost-Sharing INN / OON	Benefit	Cost-Sharing INN / OON
Inpatient hospital	\$350 days 1-5 / 50%	Outpatient hospital	\$350 / 50%
SNF	\$175 days 21-100 / 50%	ASC	\$350 / 50%
ER (worldwide)	\$110	Ambulance	\$300
UC (worldwide)	\$35	DME	20% / 50%
PCP	\$0 / 50%	Prosthetics/supplies	20% / 50%
Specialist / Mental Health	\$35 / 50%	Diabetic services	Shoes/inserts 20% / 50% Supplies \$0 / 50%
PT/OT/SP	\$35 / 50%	Preventive services	\$0 / 50%
Opioid treatment	\$35 / 50%	Part B drugs	0% - 20% / 50%
Outpatient diagnostics	Lab \$5 / 50% Test/procedures 20% / 50%	Medicare-covered dental	\$35 / 50%
Outpatient radiology	X-rays 20% / 50% Diagnostic 20% / 50% Therapeutic 20% / 50%	Medicare-covered vision	Exam \$35 / 50% Eyewear \$0 / 50%

Summit Health Premier + Rx (HMO-POS)

Benefit	Cost-Sharing INN / OON	Benefit	Cost-Sharing INN / OON
Inpatient hospital	\$325 days 1-5 / 30%	Outpatient hospital	\$325 / 30%
SNF	\$170 days 21-100 / 30%	ASC	\$325 / 30%
ER (worldwide)	\$110	Ambulance	\$275
UC (worldwide)	\$35	DME	20% / 30%
PCP	\$0 / 30%	Prosthetics/supplies	20% / 30%
Specialist / Mental Health	\$35 / 30%	Diabetic services	Shoes/Inserts 20% / 30% Supplies \$0 / 30%
PT/OT/SP	\$35 / 30%	Preventive services	\$0 / 30%
Opioid treatment	\$35 / 30%	Part B drugs	0% - 20% / 30%
Outpatient diagnostics	Lab \$5 / 30% Test/procedures \$5 / 30%	Medicare-covered dental	\$35 / 30%
Outpatient radiology	X-rays 20% / 30% Diagnostic 20% / 30% Therapeutic 20% / 30%	Medicare-covered vision	Exam \$35 / 30% Eyewear \$0 / 30%

NEW Preferred Pharmacies

Summit Health Preferred Pharmacies:

- Albertsons
- Walmart
- Costco
- Rite Aid
- Lens Pharmacy (John Day)
- Howards Drug (Lakeview)
- Murray Drugs Inc. (Heppner)
- Drug Mart Pharmacy (La Pine)
- Murray's Boardman Pharmacy (Boardman)
- Murray's Condon Pharmacy (Condon)
- Columbia River Pharmacy (Boardman)



Part D coverage: 30-day supply

	Summit Health Value + Rx (HMO-POS)		Summit Health Standard + Rx (HMO-POS)		Summit Health Premier + Rx (HMO-POS)	
	Preferred/Mail	Network	Preferred/Mail	Network	Preferred/Mail	Network
Tier 1 (preferred generic)*	\$0	\$7	\$0	\$7	\$0	\$7
Tier 2 (generic)*	\$7	\$14	\$7	\$14	\$7	\$14
Tier 3 (preferred brand)	\$40	\$47	\$40	\$47	\$40	\$47
Tier 4 (brand)	\$93	\$100	\$93	\$100	\$93	\$100
Tier 5 (preferred specialty)	24%	24%	25%	25%	26%	26%
Tier 6 (specialty)	29%	29%	30%	30%	31%	31%
Tier 7 (vaccine)*	\$0	\$0	\$0	\$0	\$0	\$0
Deductible (waived*)	\$200		\$150		\$100	

Sales

Jennica Hayes
Medicare Sales Executive

Phone:

503-265-4742 (work)

503-380-3103 (cell)

Email:

Jennica.hayes@yoursummithealth.com

Or

Jennica.hayes@modahealth.com



Contact
Information

Thank you

