



Medicare Advantage Provider Educational Webinar

Medicare Overview and “Why MA?”

What is Medicare?



A federal health insurance program for eligible U.S. citizens and legal residents



Funded in part by taxes you pay while working



Individual health insurance

Who is eligible for Medicare?

- ✓ U.S. citizens and legal residents
- ✓ Legal residents living in the U.S. for at least five consecutive years, including the most recent five years before applying for Medicare

Must also meet one of the below criteria

- 1 Age 65 or older
- 2 Under age 65 with a qualifying disability
- 3 Any age diagnosed with End-Stage Renal Disease (ESRD) or ALS

Original Medicare Coverage & Costs



What does Medicare Cover?

Original Medicare has two parts:

Provided & Administered by the federal government



Part A: Hospital Insurance

Helps pay for inpatient hospital services



Part B: Medical Insurance

Helps pay for outpatient and doctor care

Original Medicare does not cover everything

Non-covered items include:



All out-of-pocket costs – Beneficiary cost share with no out-of-pocket limit



Up to 15% excess charges from “non-participating” providers



Prescription drugs



Routine dental, vision, and hearing care



Corrective lenses or hearing aids

What does Original Medicare cost?



Part A:

Premium free if you or spouse worked and paid taxes for at least 40 quarters (10 years)



Part B:

Premiums can vary based on income

Medicare Costs

	2024
Part A Deductible (per 60 day benefit period)	\$1,632
Inpatient days 1 – 60 of each benefit period	\$0/day
Inpatient days 61 – 90 of each benefit period	\$408/day
Lifetime reserve days (maximum of 60 over lifetime)	\$816/day
Skilled Nursing Facility daily coinsurance (days 21 – 100)	\$204/day
Part B	
Part B Base Premium (monthly)	\$174.70
Part B Deductible (annual deductible)	\$240
Part B Coinsurance (after deductible)	20%

Medicare Additional Coverage



How can members get more coverage?

Option 1

Add one or both of the following to Original Medicare:

Medicare Supplement Insurance (Medigap)

Offered by private insurance companies



Helps pay some or all of the out-of-pocket costs not paid by Original Medicare

Medicare Part D Plan

Offered by private insurance companies



Helps pay for prescription drugs

OR

Option 2

Choose a Medicare Advantage plan:

Medicare Advantage (Part C) Plan

Offered by private insurance companies



Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in one plan



Part D

Usually includes prescription drug coverage



May offer additional benefits like vision and dental coverage

“Why MA?”

A Look at the Numbers



Medicare Supplement

Hypothetical example

Plan G*

- **\$179.50**/Monthly Premium
- **\$240**/Annual Part B Deductible
- **\$51**/Monthly PDP Premium

-
- **\$49**/Month Stand-Alone Dental
 - **\$15**/Month Stand-Alone Vision

\$3,774 Estimated Annual
Premium & Deductible Cost

*Premium estimates based on 65 Male Non-Smoker in Douglas County, NE

- No network – Freedom to seek care from any provider that accepts Medicare
- Underwriting to determine rate and/or acceptance if not in a guarantee issue scenario
- Premium increases
- ‘Pay Forever’ – Pay premiums regardless of utilization
- No dental, vision or other ancillary benefits included

Medicare Advantage

2025 Access MAPD (PPO)

- **\$25**/Monthly Premium
 - **\$0**/Deductible
 - **\$3,900**/Maximum Out Of Pocket Protection
 - Part D Coverage Included
-

- Dental Included
 - Vision Included
-

\$300 Annual
Premium Cost

- No Underwriting
 - Flexibility of In-Network or Out-of-Network coverage
 - ‘Pay as you go’ – Only pay when you use the plan
 - Additional benefits not covered by Medicare included at no additional cost:
 - \$2,050 Dental
 - \$300 Eyewear
 - ~\$600 Fitness/gym benefit
 - \$280 OTC (\$70/quarter)
-

→ **\$3,230** Additional value included!



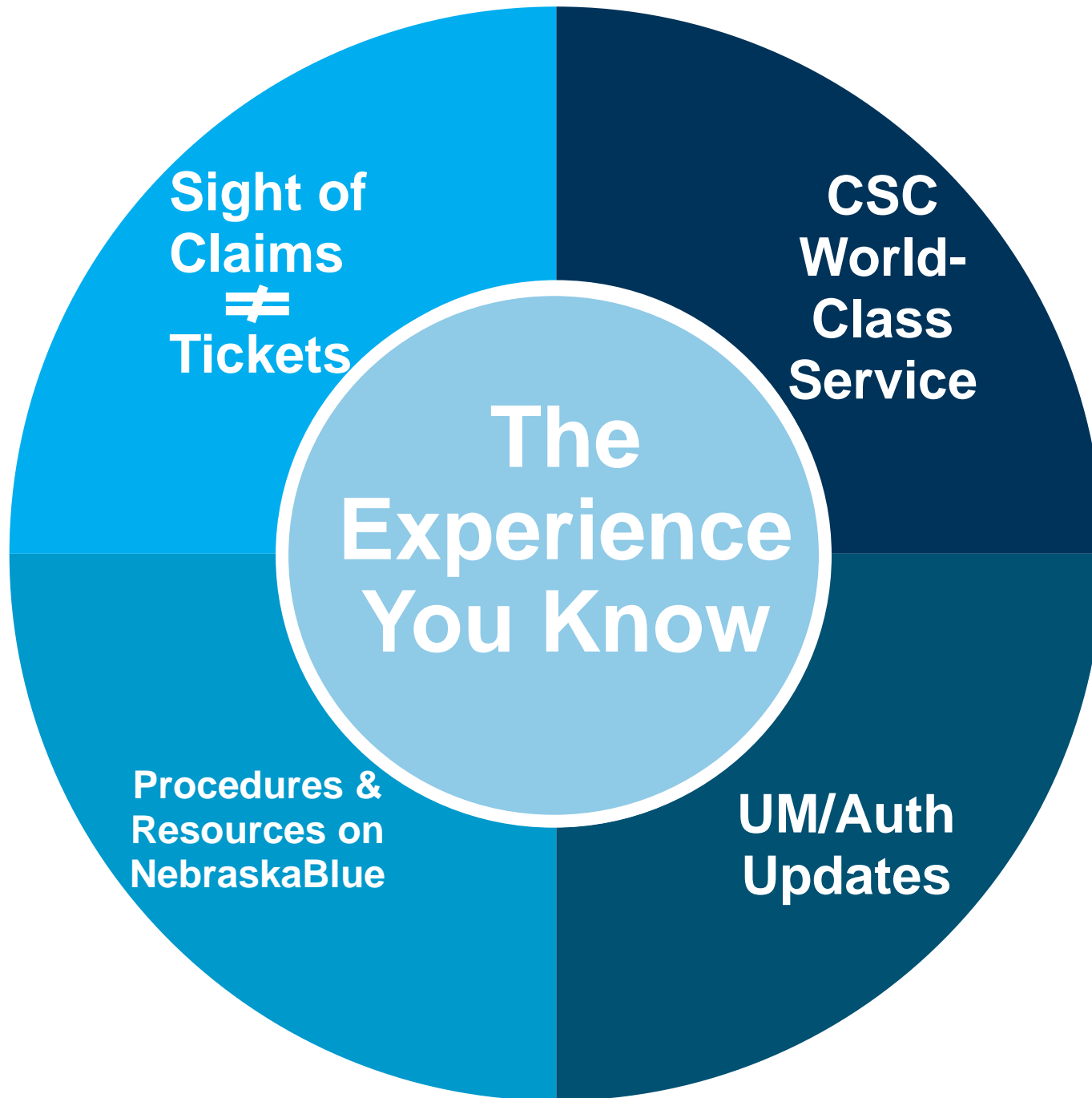
A Nebraska Medicare Beneficiary's Perspective: Hypothetical Utilization in Medicare Advantage vs. Original Medicare and Plan G

Age: 65
Gender: Male
Tobacco Status: Non-Tobacco
County: Douglas

Blue Cross and Blue Shield of Nebraska Medicare Supplement Plan G				2025 Blue Cross and Blue Shield of Nebraska Access (PPO)				2025 Blue Cross and Blue Shield of Nebraska Secure (PPO)			
Plan Premiums				Plan Premiums				Plan Premiums			
	Mo. Amount	Frequency	Annual Total		Mo. Amount	Frequency	Annual Total		Mo. Amount	Frequency	Annual Total
BCBSNE Plan G	\$179.50	12	\$2,154.00	Access PPO	\$25	12	\$300	Secure PPO	\$91	12	\$1,092
Part B Deductible	\$240	1	\$240	Part B Deductible	N/A	-	-	Part B Deductible	N/A	-	-
Medicare Blue Rx PDP	\$51.00	12	\$612.00	Part D Coverage	Included	-	-	Part D Coverage	Included	-	-
Optional Dental & Vision	\$64	12	\$768	Dental & Vision	Included	-	-	Dental & Vision	Included	-	-
Total Premiums + Part B Deductible		\$3,774		Total Premiums + Part B Deductible		\$300		Total Premiums + Part B Deductible		\$1,092	
Medical Utilization				Medical Utilization				Medical Utilization			
	Out-of-Pocket Amount	Frequency	Annual Total		Out-of-Pocket Amount	Frequency	Annual Total		Out-of-Pocket Amount	Frequency	Annual Total
Primary Care Visits	\$0	5	\$0	Primary Care Visits	\$0	5	\$0	Primary Care Visits	\$0	5	\$0
Preventative Care	\$0	2	\$0	Preventative Care	\$0	2	\$0	Preventative Care	\$0	2	\$0
Specialist Visits	\$0	3	\$0	Specialist Visits	\$35	3	\$105	Specialist Visits	\$20	3	\$60
Inpatient Hospital Stay Daily Copay Days 1-4	\$0	7	\$0	Inpatient Hospital Stay Daily Copay Days 1-4	\$390	7	\$1,560	Inpatient Hospital Stay Daily Copay Days 1-4	\$250	7	\$1,000
Outpatient Procedure	\$0	1	\$0	Outpatient Procedure	\$350	1	\$350	Outpatient Procedure	\$175	1	\$175
MRI	\$0	2	\$0	MRI	\$195	2	\$390	MRI	\$195	2	\$390
X-Ray	\$0	5	\$0	X-Ray	\$20	5	\$100	X-Ray	\$20	5	\$100
Total Medical OOP		\$0		Total Medical OOP		\$2,505		Total Medical OOP		\$1,725	
Total OOP Medical + Premium		\$3,774		Total OOP Medical + Premium		\$2,805		Total OOP Medical + Premium		\$2,817	



Provider Experience



**How will
this
impact
me?**



Utilization Management & Preauthorization



Dedicated LOCAL teams

- Nurse care managers
- Mental health nurse care managers
- Nurses certified in diabetes education
- Medical Directors
- Clinical pharmacists
- Community health workers

Medical management

Patient-centered, quality-focused programs balance care and costs.

→ Utilization management

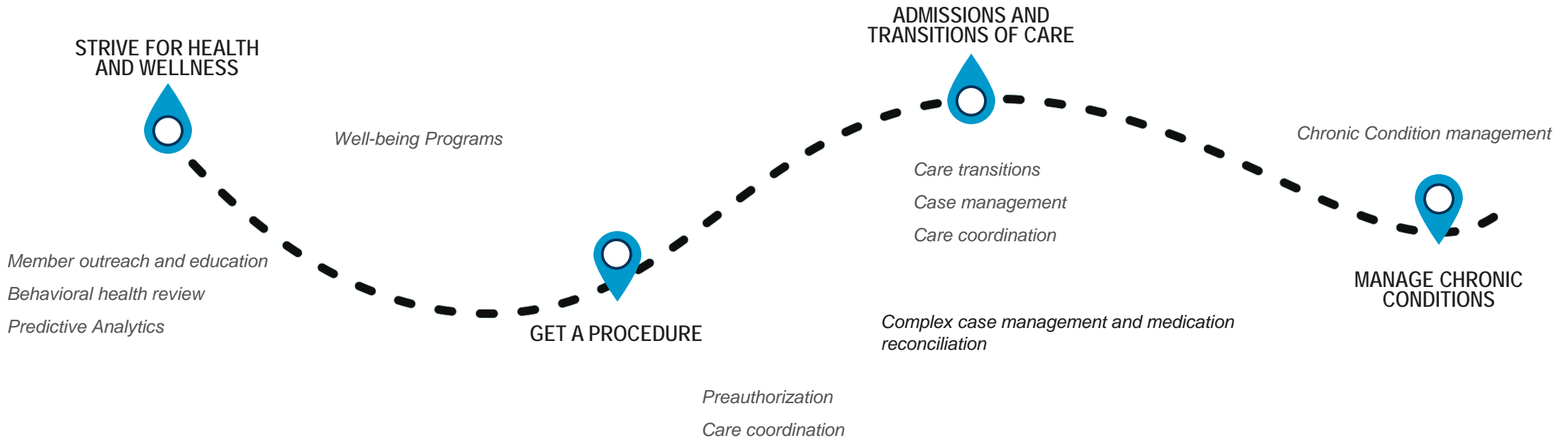
- Supporting appropriate delivery of services
- Using evidence-based clinical guidelines
- Improving clinical outcomes, member satisfaction and cost containment results

→ Clinical outreach

- Holistic approach to address the needs of all members
- Individualized programs for health coaching, care transitions, complex case management and pregnancy care

Here for our members

every step of the way with personalized care
and cost-effective solutions.



Supporting wellness and well-being

POWERED BY WELLFRAME



Connection to a local nurse care manager through confidential and secure text messaging



Foundational wellness programs that support mindfulness, mental flexibility, social isolation: and care giver support.



Behavioral programs to support the management of depression, stress, anxiety and substance use disorders.



Complex programs
Oncology, Transplantation



Chronic Condition programs HTN, CAD, COPD, Asthma, Diabetes Hyperlipidemia, Heart Failure, Chronic Kidney Disease

CARE MANAGEMENT'S ROLE



Meet members anywhere on their continuum of health



Support members in managing their own health

MA Preauthorization Improvements



Beginning Jan. 1, 2025, we will **waive authorizations** the first seven days in a Skilled Nursing Facility (SNF) for all MA PAR providers with a notification of admission within 72 hours.

Pre-authorizations can be tracked in the **same way** as our commercial members' pre-authorizations.

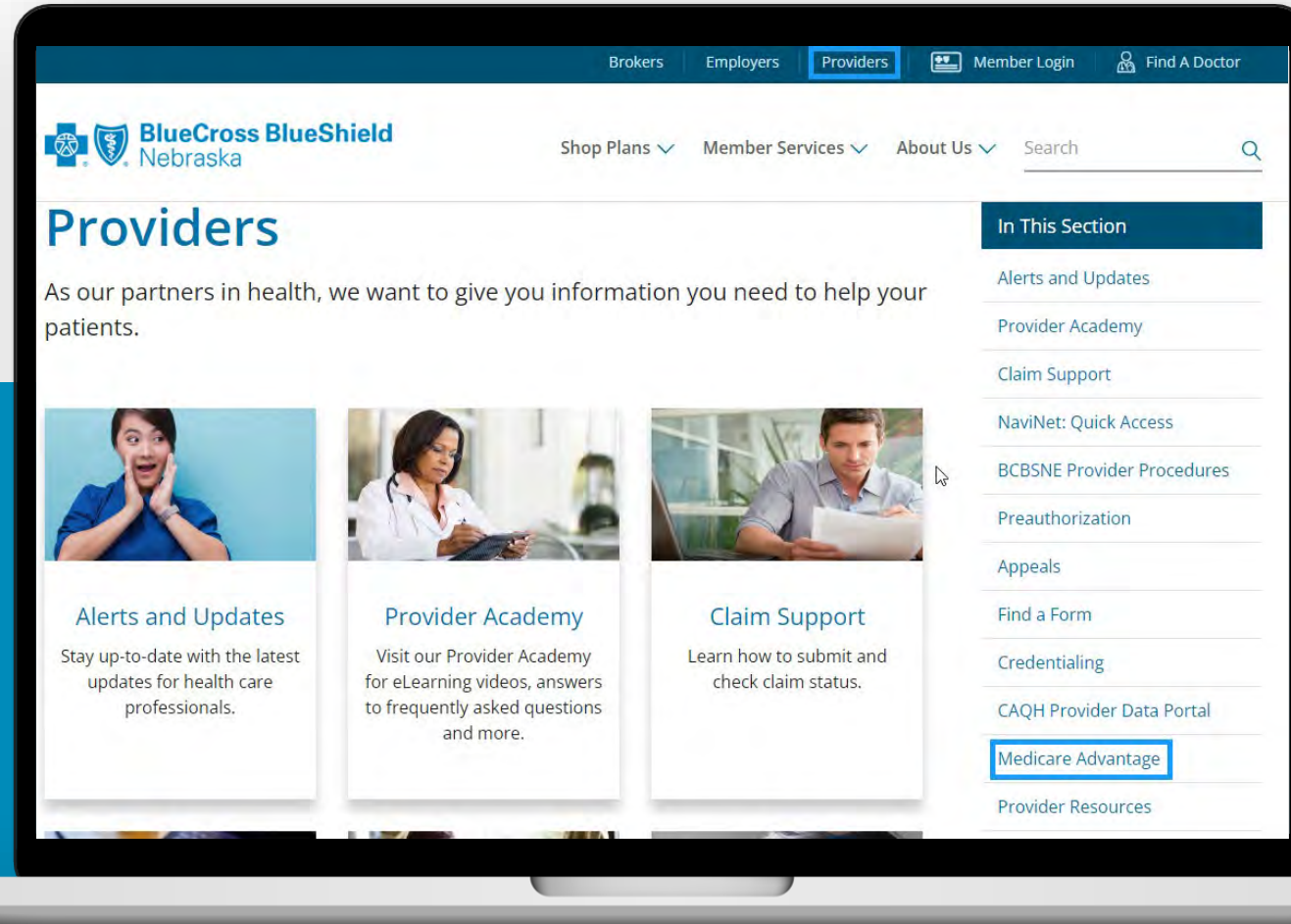
Enhancements to our provider portal are being made to facilitate **faster authorization** decisions for MA members.



Medicare Advantage Resources

Medicare Advantage on NebraskaBlue

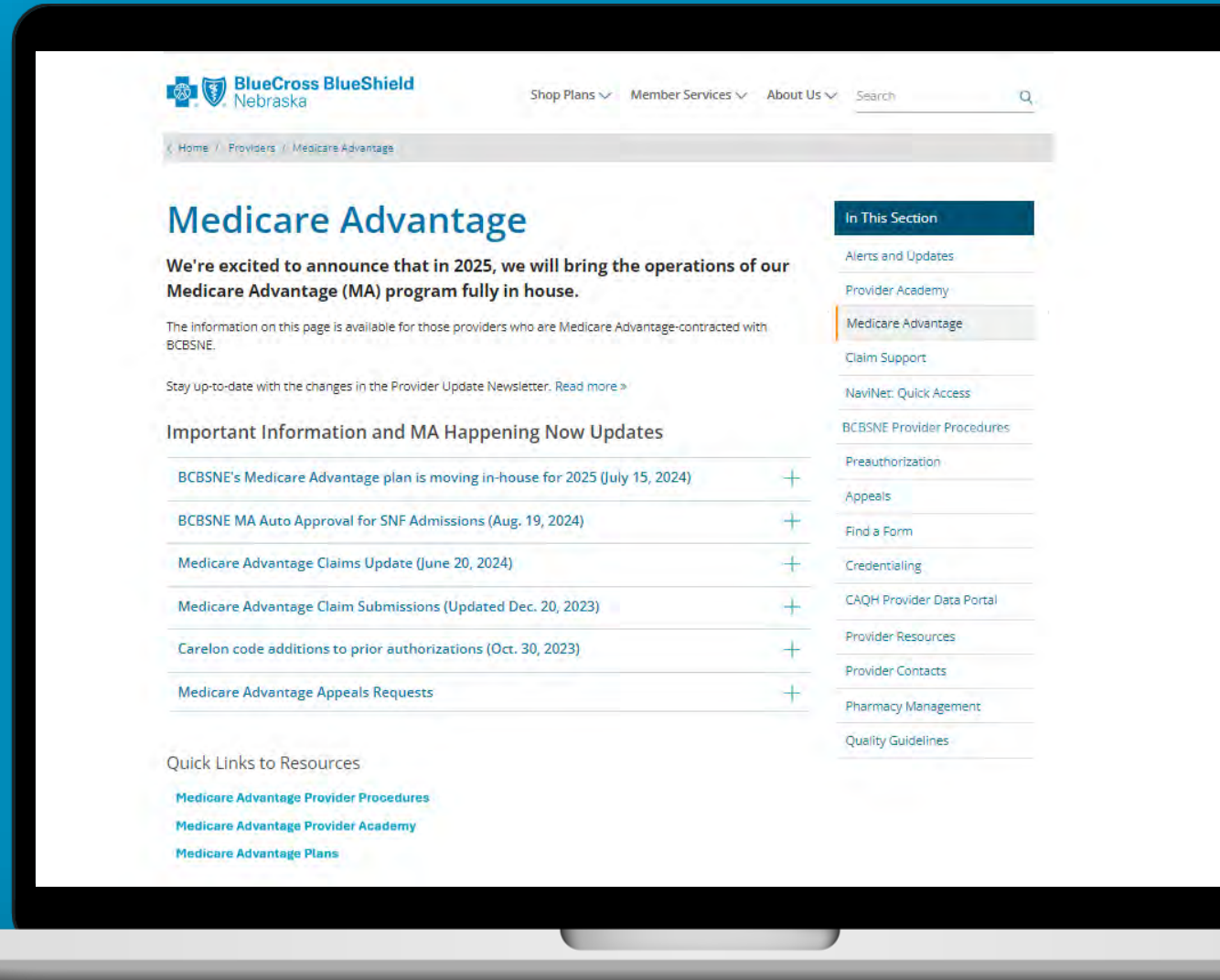
You can access all things Medicare Advantage our NebraskaBlue Provider Page



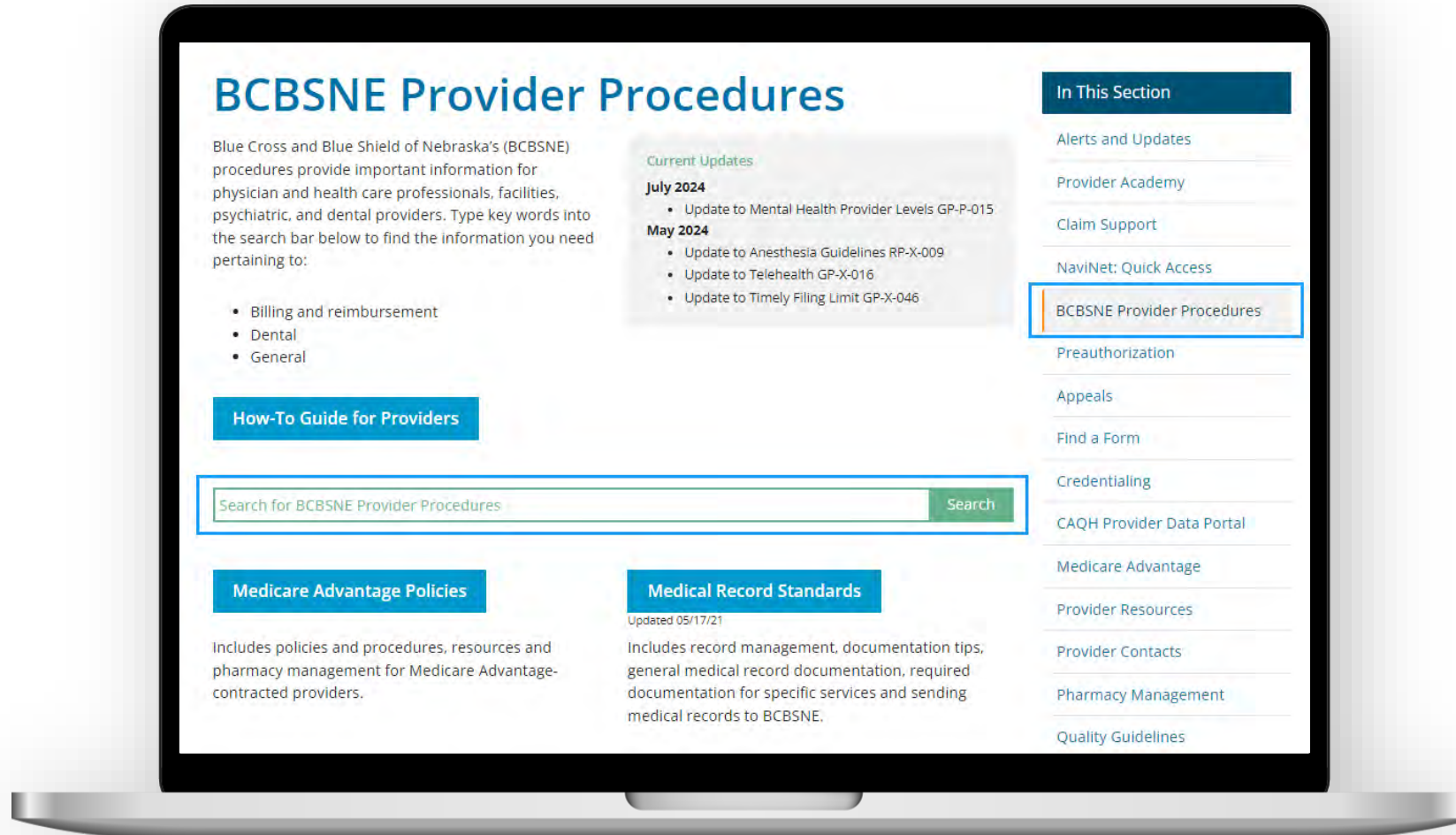
On Jan. 1 2025, the Medicare Advantage section will move up the navigation bar for easier access

New features coming to NebraskaBlue for Medicare Advantage

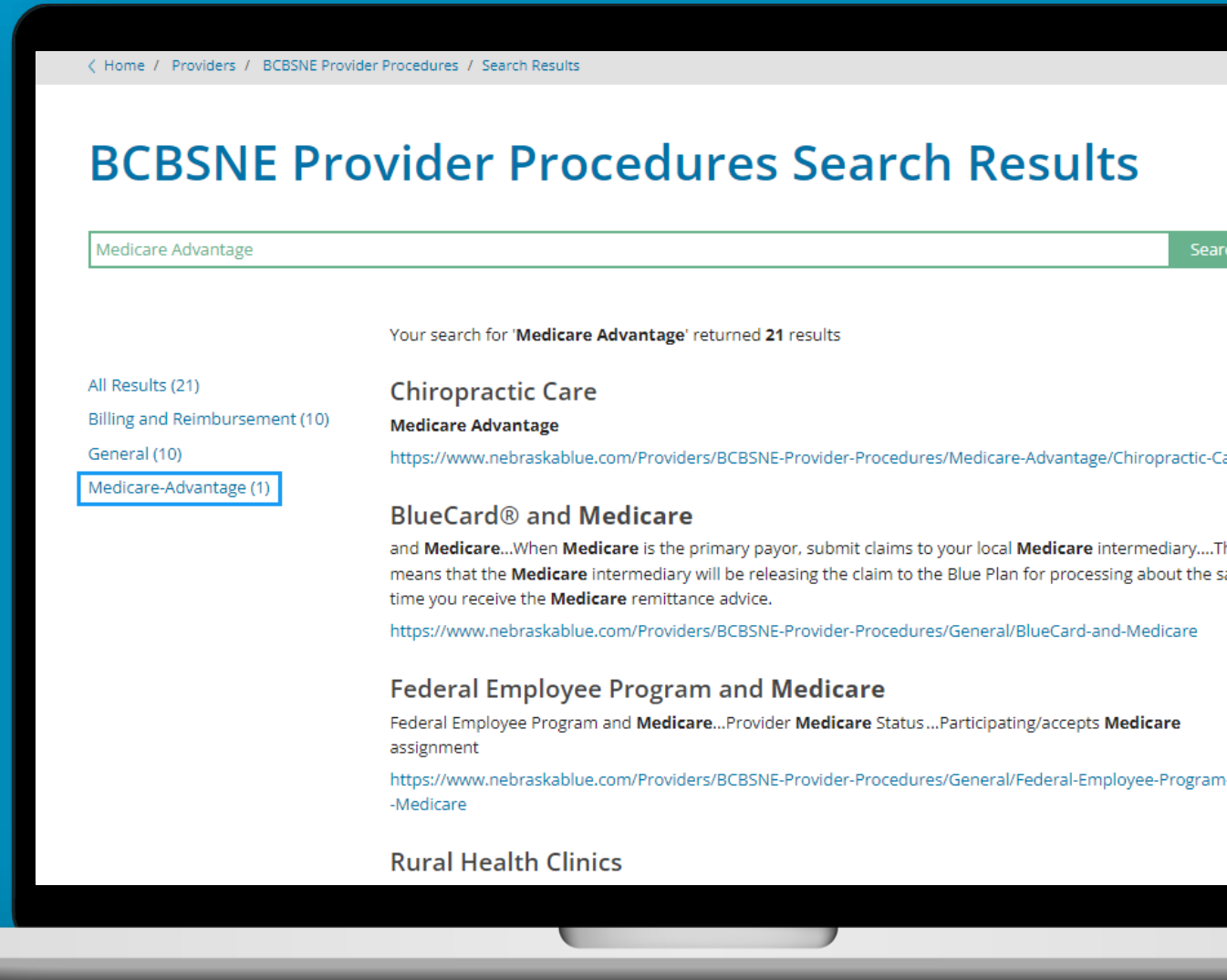
UPDATES JAN. 1, 2025
MA Happening Now
MA Provider Procedures
MA Provider Academy



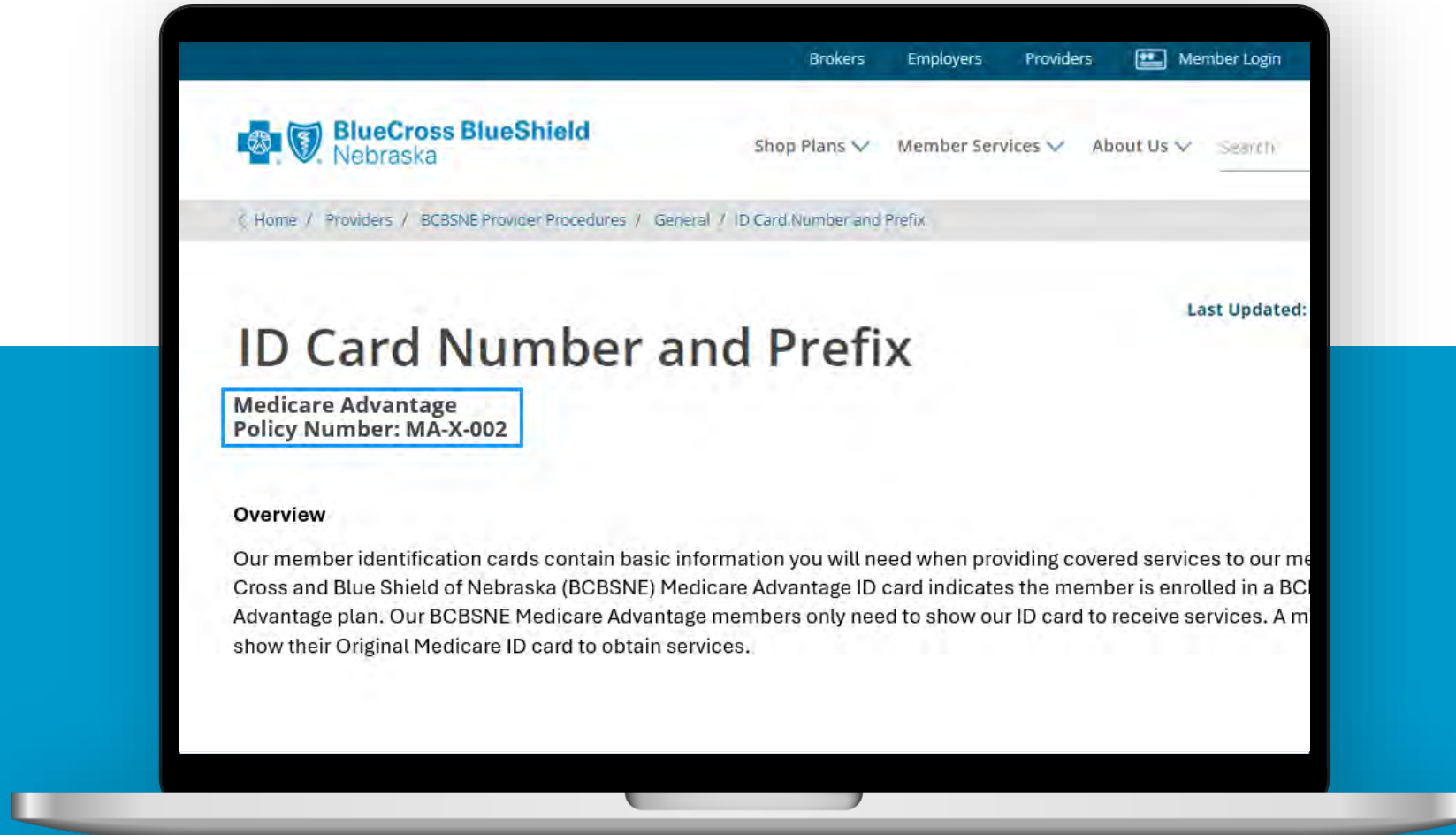
MA Provider Procedures will now be in a searchable format



You can keyword search and filter the procedures by Medicare Advantage



MA specific policies will be easily defined with an MA in front of the policy name





Medicare Advantage Customer Service

World-Class Customer Service from Right Here in Nebraska



75%

first-contact resolution

vs. 67% healthcare and 70% industry standard*

75%

world-class calls

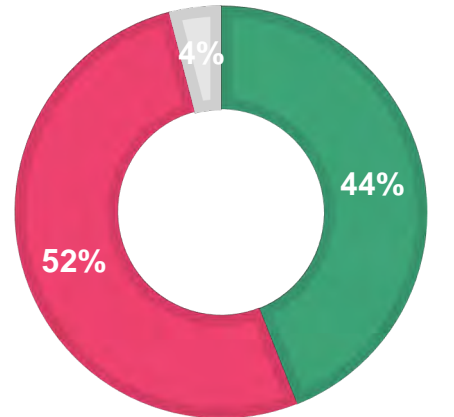
vs. 69% healthcare and 73% industry standard*

87%

customer satisfaction

vs. 82% healthcare and 85% industry standard*

Customer Support Interactions in 2023



- Member
- Provider
- Broker and Group Leader

100+

**representatives
across Nebraska**

Advocacy and **education**.
Responsiveness and **resolution**.
Partnership and **peace of mind**.

Our Commitment to Member Care: Comprehensive Support and Personalized Service



HIRING AND TRAINING

- Extensive hiring process
- Award-winning coaching and development program
- Elite training program
- Committed leadership



PERSONALIZATION

- Dedicated staff
- Dedicated 800 number
- Welcome Calls: Member Outreach



PEACE OF MIND

- Advocate and Guide
- “No homework” mantra
- Education about self-service tools-myNebraskaBlue.com



We are here for you