



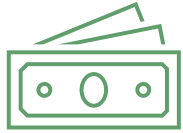
# 2025 HAP Medicare Product Training

- Why HAP
- What's new for 2025
- 2025 Medicare Advantage Plans
- 2025 Supplemental Benefits
- 2025 Medigap Plans
- Additional resources and Important Information



**Why HAP?**

# Whats in this Training?



## NON-PROFIT

HAP is a subsidiary of Henry Ford Health, one of the nation's leading health care systems.

Ninety percent of our premium revenue is spent on funding health care services for our members.



## INTEGRATED

As a health plan partnered with a health system, we're constantly finding ways to streamline care and cut costs.

When you recommend HAP, you recommend a health plan that advocates for every patient. We work closely with our doctors and hospitals – building better products to promote better health.



## LOCAL

Since the day we opened our doors, HAP has done business here. As lifelong Michiganders, we work, live and play where our members, providers and agents do. So... we get it.

We understand what matters most, and we're able to take immediate action. Just like you, we're investing in our region every day.



## DEPENDABLE

Whether it is our agent service, member services or any other interaction you or your members have with HAP, we are here.

Our agent services team answers your calls, emails, and text messages quickly and works to get you answers right away!



# Whats New in 2025

## Introduction of new plans

Henry Ford Select HMO

HAP MSU-HC Medicare Prime PPO

HAP Member Assist PPO

HAP Medicare Complete Assist PPO-DSNP

## No more catalog only OTC

- All HAP Members will have the option to go to a retail location or order via catalog using their FlexCard

## Some include additional services

- DSNP, Henry Ford Select, and our MUS-HC co-branded plans include more than just OTC

## Limits vary by plan

- Each plan has a different allowance



# 2025 Medicare Advantage Service Area



- HMO Plans- 48 Counties: Allegan, Arenac, Barry, Bay, Berrien, Branch, Calhoun, Cass, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kalamazoo, Kent, Lake, Lapeer, Lenawee, Livingston, Macomb, Mason, Mecosta, Midland, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Ottawa, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Van Buren, Washtenaw and Wayne.
- PPO Plans- Allegan, Arenac, Barry, Bay, Berrien, Branch, Calhoun, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kalamazoo, Kent, **Lake**, Lapeer, Lenawee, Livingston, Macomb, Mason, Mecosta, Midland, **Missaukee**, Monroe, Montcalm, Newaygo, Oakland, Oceana, **Ogemaw**, Osceola, Ottawa, **Roscommon**, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Van Buren, Washtenaw and Wayne.

\*\*Red indicates new county



# 2025 HMO Plans

# HAP Medicare Connect HMO



**\*\* Non-commissionable for new business 1/1/2025 effective and after**



Travel Benefit: In-Network cost-share in AZ, FL, TX or outside our service area in MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$70/qtr with rollover for OTC, healthy food/produce**

Pending CMS Approval

	2025 HAP Medicare Connect
Premium	\$0
Medical Deductible INN/OON	\$0/N/A
MOOP	\$5,000
Inpatient Hospital	\$325/1-5
Outpatient Hospital/ASC	\$290/\$200
PCP/Specialist	\$0/\$45
PT / OT / ST	\$20
ER/UC	\$125/\$45
Labs	\$0
OTC Benefit	<b>Flex Card</b>
Part D Deductible	\$150 T3-T5
Preferred RX Copay T1-T5	\$0/\$9/15%/48%/31%



Travel Benefit: In-Network cost-share in AZ, FL, TX or outside our service area in MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$140/qtr with rollover for OTC, healthy food/produce, dental, vision, hearing, transportation**

Pending CMS Approval

	2025 HAP MSU-HC HMO
<b>Premium</b>	\$0
<b>Medical Deductible INN/OON</b>	\$0/N/A
<b>MOOP</b>	\$5,000
<b>Inpatient Hospital</b>	\$325/1-5
<b>Outpatient Hospital/ASC</b>	\$300/\$275
<b>PCP/Specialist</b>	\$0/\$35
<b>PT / OT / ST</b>	\$20
<b>ER/UC</b>	\$125/\$45
<b>Labs</b>	\$0
<b>Part D Deductible</b>	\$150 T3-T5
<b>Preferred RX Copay T1-T5</b>	\$0/\$9/\$41/48%/33%

# \*NEW\* Henry Ford Select HMO



Available in: Genesee, Hillsdale, Jackson, Lapeer, Macomb, Oakland, Wayne

Uses Henry Ford Health & Ascension providers



Travel Benefit: In-Network cost-share in AZ, FL, TX or outside our service area in MI



**FlexCard- \$205/qtr with rollover for OTC, healthy food/produce and plan covered services (Specialist, inpatient, PT/OT/ST and more!!!)**



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network with 100% coverage for both preventative and comprehensive services- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay

	2025 Henry Ford Select HMO
Premium	\$0
Medical Deductible INN/OON	\$0/N/A
MOOP	\$3,500
Inpatient Hospital	\$250/1-5
Outpatient Hospital/ASC	\$200/\$100
PCP/Specialist	\$0/\$15
PT / OT / ST	\$10
ER/UC	\$140/\$15
Labs	\$0
OTC Benefit	<b>Flex Card</b>
Part D Deductible	\$150 T3-T5
Preferred RX Copay T1-T5	\$0/\$9/15%/48%/31%

# HAP Medical Access HMO (MA ONLY)



Available in 48 Counties



Travel Benefit: In-Network cost-share in AZ, FL, TX or outside our service area in MI



Embedded vision, hearing and fitness benefits



\$50 Monthly Part B rebate



Embedded Dental- \$2,000 through Delta Dental PPO Network with 100% coverage for both preventative and comprehensive services- **now includes crowns!**



**FlexCard- \$60/qtr with rollover for OTC, healthy food/produce**

Great for Veterans or your holistic members!

No-limit worldwide emergency or urgent care coverage

## 2025 HAP Medical Access HMO MA Only

<b>Premium</b>	\$0 w/ \$50 Part B Rebate
<b>Medical Deductible INN/OON</b>	\$0/N/A
<b>MOOP</b>	\$5,800
<b>Inpatient Hospital</b>	\$325/1-5
<b>Outpatient Hospital/ASC</b>	\$290/\$200
<b>PCP/Specialist</b>	\$0/\$35
<b>PT / OT / ST</b>	\$20
<b>ER/UC</b>	\$125/\$45
<b>Labs</b>	\$0
<b>OTC Benefit</b>	<b>Flex Card</b>
<b>Part D Deductible</b>	N/A
<b>Preferred RX Copay T1-T5</b>	N/A

Pending CMS Approval



# 2025 HMO-POS Plans

# HAP Senior Plus HMO-POS



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$90/qtr with rollover for OTC, healthy food/produce**

Pending CMS Approval

	2025 HAP Senior Plus HMO-POS 021
<b>Premium</b>	\$105
<b>Medical Deductible INN/OON</b>	\$0/N/A
<b>MOOP</b>	\$4,500 combined
<b>Inpatient Hospital</b>	\$300/1-5 20% OON
<b>Outpatient Hospital/ASC</b>	\$225/\$110 20% OON
<b>PCP/Specialist</b>	\$10/\$40
<b>PT / OT / ST</b>	\$10/20%OON
<b>ER/UC</b>	\$125/\$45
<b>Labs</b>	\$0
<b>OTC Benefit</b>	<b>Flex Card</b>
<b>Part D Deductible</b>	\$0
<b>Preferred RX Copay T1-T5</b>	\$0/\$9/20%/48%/33%





# 2025 PPO Plans

# HAP Medicare Explore (PPO)



**\*\* Non-commissionable for new business 1/1/2025 effective and after**



Travel Benefit: In-Network cost-share in all 49 states out-side of MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$80/qtr with rollover for OTC, healthy food/produce**

Pending CMS Approval

	2025 HAP Medicare Explore
Premium	\$0
Medical Deductible INN/OON	\$0
MOOP	\$5,200 combined
Inpatient Hospital	\$350/1-5 40% OON*
Outpatient Hospital/ASC	\$325/\$275 40% OON*
PCP/Specialist	\$0/\$45 40% OON*
PT / OT / ST	\$20/40%
ER/UC	\$125/\$45
Labs	\$0
OTC Benefit	<b>FlexCard</b>
Part D Deductible	\$300 T3-T5
Preferred RX Copay T1-T5	\$0/\$11/20%/48%/33%

# \*NEW\* HAP MSU-HC Medicare Prime (PPO)



Travel Benefit: In-Network cost-share in all 49 states outside of MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$105/qtr with rollover for OTC, healthy food/produce, dental, vision, hearing, transportation**

## 2025 HAP MSU-HC Medicare Prime PPO

<b>Premium</b>	\$0
<b>Medical Deductible INN/OON</b>	\$0
<b>MOOP</b>	\$5,300 combined
<b>Inpatient Hospital</b>	\$350/1-5 35% OON
<b>Outpatient Hospital/ASC</b>	\$325/\$375 35% OON
<b>PCP/Specialist</b>	\$0/\$35 \$20/\$45 OON
<b>PT / OT / ST</b>	\$20 35% OON
<b>ER/UC</b>	\$125/\$45
<b>Labs</b>	\$0
<b>Part D Deductible</b>	\$200 T3-T5
<b>Preferred RX Copay T1-T5</b>	\$0/\$11/18%/48%/30%

Pending CMS Approval

# \*NEW\* Member Assist PPO



\*\* LIS Reduces Premium to \$0



Travel Benefit: In-Network cost-share in all 49 states outside of MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network with 100% coverage for both preventative and comprehensive services- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$125/qtr with rollover for OTC, healthy food/produce, and plan covered services (Spec, PT/OT/ST)**

Pending CMS Approval

	2025 Member Assist PPO
<b>Premium</b>	\$26.60
<b>Medical Deductible INN/OON</b>	\$0/N/A
<b>MOOP</b>	\$4,750 combined
<b>Inpatient Hospital</b>	\$250/1-5 20%OON
<b>Outpatient Hospital/ASC</b>	\$200/\$150 20%OON
<b>PCP/Specialist</b>	\$0/\$30 20%OON
<b>PT / OT / ST</b>	\$20
<b>ER/UC</b>	\$125/\$45
<b>Labs</b>	\$0
<b>Part D Deductible</b>	\$590 T1-T5
<b>Preferred RX Copay T1-T5</b>	\$0/\$10/\$41/48%/25%

# HAP Senior Plus (PPO)



Travel Benefit: In-Network cost-share in all 49 states out-side of MI



Embedded vision, hearing and fitness benefits



Embedded Dental- \$2,000 through Delta Dental PPO Network- **now includes crowns!**



T-1 & T-2 90-day mail order through Pharmacy Advantage for \$0 Co-pay



**FlexCard- \$125/qtr with rollover for OTC, healthy food/produce**

Pending CMS Approval

	2025 HAP Senior Plus PPO
<b>Premium</b>	\$165
<b>Medical Deductible INN/OON</b>	\$0/\$0
<b>MOOP</b>	\$4,000 combined
<b>Inpatient Hospital</b>	\$250/1-5 25% OON
<b>Outpatient Hospital/ASC</b>	\$200/\$180 25% OON
<b>PCP/Specialist</b>	\$0/\$25
<b>PT / OT / ST</b>	25% OON
<b>ER/UC</b>	\$15
<b>Labs</b>	\$125/\$45
<b>OTC Benefit</b>	\$0
<b>Part D Deductible</b>	<b>FlexCard</b>
<b>Preferred RX Copay T1-T5</b>	\$0
	\$0/\$11/20%/48% /33%



# 2025 D-SNP Plans

# HAP Medicare Complete Duals (HMO D-SNP)



Now available in full HMO service area- 48 counties



Must be Full-Dual Eligible (QMB+, SLMB+ FBDE) and have LIS to qualify



FlexCard: \$163/month for OTC, Healthy food/produce, home safety modification, pest control, utilities and New in 2025- fuel at the pump



Embedded Dental- \$2,000 through Delta Dental PPO Network for preventative and minor restorative services



\$1,000 Hearing aid allowance



\$300 Vision allowance



Transportation: 36 one-way trips



Post discharge meals, 2 a day over 14 days

	2025 HAP Medicare Complete Duals HMO DSNP
Premium	\$0
Medical Deductible	
INN/OON	\$0/\$0
MOOP	\$9,350
Inpatient Hospital	\$0
Outpatient Hospital/ASC	\$0
PCP/Specialist	\$0
PT / OT / ST	\$0
ER/UC	\$0
Labs	\$0
OTC Benefit	FlexCard
Part D Deductible	\$0
Preferred RX Copay T1-T5	\$0

Pending CMS Approval

# \*NEW\* Medicare Complete Assist (PPO D-SNP)



Now available in full PPO service area- 48 counties



Must be Full-Dual Eligible (QMB+, SLMB+ FBDE) and have LIS to qualify



FlexCard: \$138/month for OTC, Healthy food/produce, home safety modification, pest control, utilities and New in 2025- fuel at the pump and co-pay assist



Embedded Dental- \$2,000 through Delta Dental PPO Network for preventative and minor restorative services



\$1,000 Hearing aid allowance



\$300 Vision allowance



Transportation: 12 one-way trips



Post discharge meals, 2 a day over 14 days

	2025 Medicare Complete Assist PPO DSNP
<b>Premium</b>	\$0
<b>Medical Deductible INN/OON</b>	\$0/N/A
<b>MOOP</b>	\$9,350
<b>Inpatient Hospital</b>	\$0/20%
<b>Outpatient Hospital/ASC</b>	\$0/20%
<b>PCP/Specialist</b>	\$0/20%
<b>PT / OT / ST</b>	\$0/20%
<b>ER/UC</b>	\$0/20%
<b>Labs</b>	\$0
<b>Part D Deductible</b>	\$0
<b>Preferred RX Copay T1-T5</b>	\$0

Pending CMS Approval





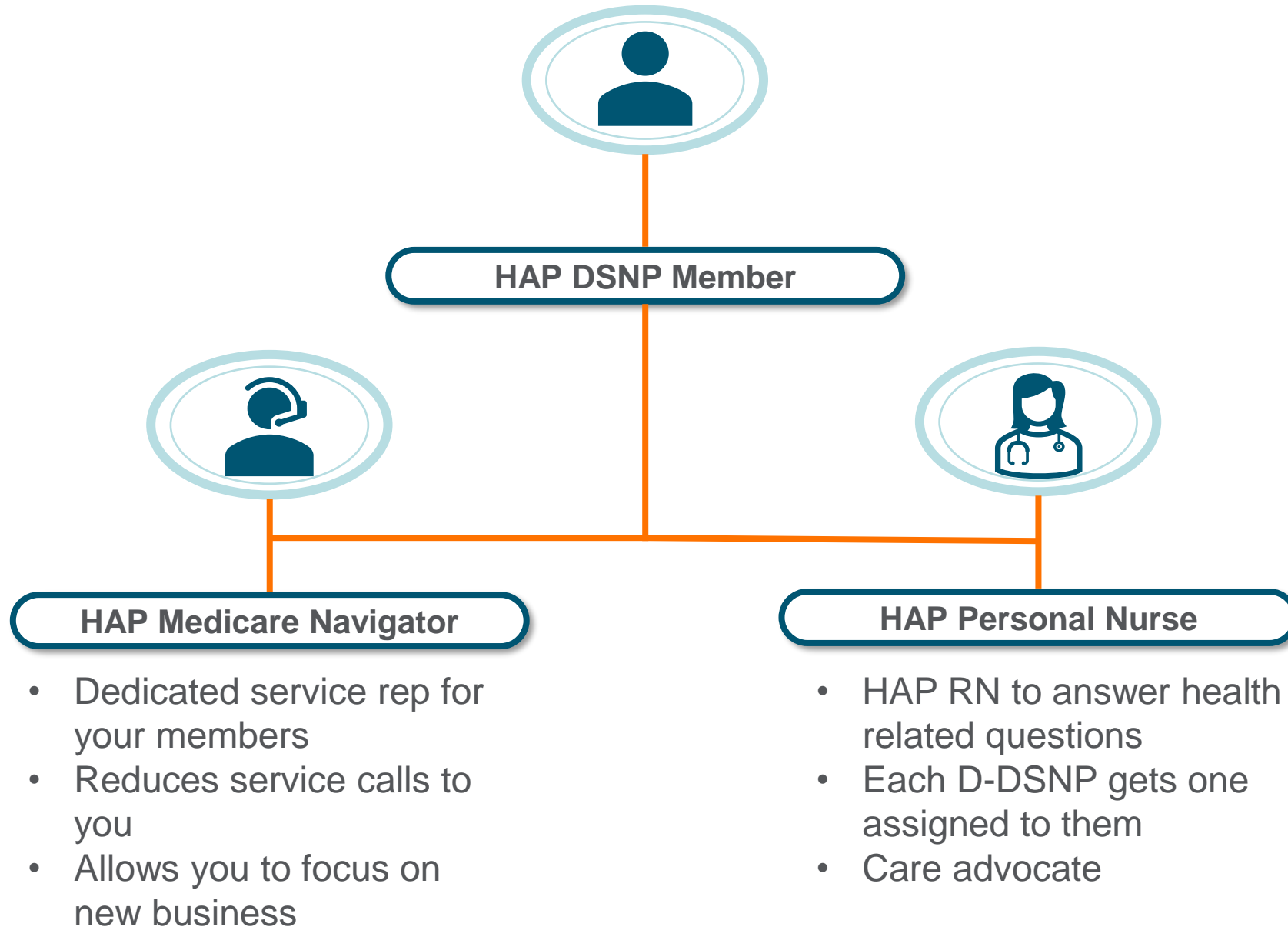
# Navigator

**Philosophy** – Our Navigators create a high-touch, relationship-based, concierge journey for the lifetime of our members journey with HAP focusing on benefit education, goal setting and member portal navigation.

**Member Population Serviced** – Navigators service our non-brokered book of business, MSU HMO and DSNP populations.

## Year One New Member Journey Outreach:

Outreach #1	Outreach #2	Outreach #3	Outreach #4	Outreach #5
<ul style="list-style-type: none"><li>• Navigator Welcome Call</li></ul>	<ul style="list-style-type: none"><li>• Reinforce Relationship</li></ul>	<ul style="list-style-type: none"><li>• Supp. Benefit check-up</li></ul>	<ul style="list-style-type: none"><li>• Pre-Renewal Readiness</li></ul>	<ul style="list-style-type: none"><li>• Advanced Goal Setting</li></ul>





# 2025 Supplemental Benefits

## Delta Dental PPO Network only

- HAP is moving to just the Delta PPO Network which is a continuously growing network

## Including new crowns!

- All plans except for D-SNP will include embedded coverage for new crowns in 2025

## Some plans have 100% coverage!

- Henry Ford Select, HAP Medical Access and HAP Member Assist

# Dental Coverage



\*For all plans **except**: D-SNP, Henry Ford Select, HAP Medical Access, Member Assist\*

Coverage	2024 Embedded	2025 Embedded
Oral Exam	2 per year	2 per year
Cleanings (prophylaxis and perio cleanings)	2 per year	2 per year
Bitewing X-rays	1 per year	1 per year
Panoramic	1 per 5 years	1 per 5 years
Fluoride treatment	2 per year	2 per year
Amalgam/composite filling	50% Coinsurance	50% Coinsurance
Root Canal	50% Coinsurance	50% Coinsurance
*New* Crowns	Repairs- 50%/ New- N/A	50% Coinsurance
Bridge realign/repair	50% Coinsurance	50% Coinsurance
Simple Extractions	50% Coinsurance	50% Coinsurance
Max Benefit	\$2,000	\$2,000

Pending CMS Approval

# Dental Coverage



\*For HAP MedicalAccess, Henry Ford Select, HAP Member Assist Only\*

Coverage	2024 Embedded	2025 Embedded
Oral Exam	2 per year	2 per year
Cleanings (prophylaxis and perio cleanings)	2 per year	2 per year
Bitewing X-rays	1 per year	1 per year
Panoramic	1 per 5 years	1 per 5 years
Fluoride treatment	2 per year	2 per year
Amalgam/composite filling	50% Coinsurance	Covered 100%
Root Canal	50% Coinsurance	Covered 100%
*New* Crowns	Repairs- 50%/ New- N/A	Covered 100%
Bridge realign/repair	50% Coinsurance	Covered 100%
Simple Extractions	50% Coinsurance	Covered 100%
Max Benefit	\$2,000	\$2,000

Pending CMS Approval

# Dental Coverage



\* For DSNP Plans Only\*

Coverage	2024 Embedded	2025 Embedded
Oral Exam	N/A	2 per year
Cleanings (prophylaxis and perio cleanings)	N/A	2 per year
Bitewing X-rays	N/A	1 per year
Panoramic	N/A	1 per 5 years
Fluoride treatment	N/A	2 per year
Amalgam/composite filling	N/A	Covered 100%
Root Canal	N/A	Covered 100%
Crowns	N/A	Repairs 100% / New- N/A
Bridge realign/repair	N/A	Covered 100%
Simple Extractions	N/A	Covered 100%
Max Benefit	N/A	\$2,000

Pending CMS Approval



# Medicare Advantage Supplemental Benefits



## Vision

- Powered by EyeMed's Insight network
- \$0 Routine eye exam
- \$150 Allowance (\$300 on D-SNP)
- 20% discount over the plan benefit Max



## Hearing

- Powered by NationsHearing
- Member set up appointment by calling NationsHearing
- \$0 Routine hearing exam
- 60 batteries per year/per aid



## FlexCard

- Powered by Nations
- Retail OTC and Healthy food on all plans (major retailers)
- D-SNP Includes fuel at the pump!

# Medicare Advantage Supplemental Benefits



## Travel Benefit

- For our members escaping Michigan Winters
- HMO- FL, TX, AZ and outside service area in MI
- PPO All 49 states outside of MI
- In-Network cost-share at any Medicare provider

## Assist America

- Worldwide emergency services
- Emergency medical evacuation
- Prescription assistance
- Lost luggage assistance

## Fitness

- Powered by SilverSneakers
- Includes LifeTime Fitness and MVP Athletic Clubs
- 500+ Facilities in-network!



# 2025 Medicare Advantage Commission Schedule

New To Medicare Advantage/DSNP

**\$626**

Medicare Advantage/DSNP Renewal

**\$313**

- CMS Guidelines state that renewal commissions are paid when a client goes from MA from one company to another, this also applies for PDP to MA
- Medicare Advantage renewal commissions are paid as earned
- **\$100 certification reimbursement:** write 10 new HAP MA for 1/1/25 (must stay on through 3/31/2025) \*subject to change pending CMS Final rule\*



# 2025 Medicare Supplemental Plans (Medigap)

## Plan Options

- HAP Offers plans A,C\*,D,F\*,G and D
- A,C,D,G and F are available for GI for loss of credible coverage
- \*C & F are only available for those eligible for Medicare prior to 1/1/2020
- U65 can buy A or G if eligible after 1/1/2020, if eligible prior to that date, A and C

## Eligibility

- Beneficiaries must be a permanent resident of Michigan and have original Medicare (Parts A & B)
- GI rates determined by age/gender
- Underwritten applications may qualify for preferred, standard rates, or be denied
- \*\*Plan is portable if moving out of Michigan after being on the plan for 6 months (same rate applies\*\*)

## Household discount

- HAP offers a \$10/PMPM household discount
- 2 members of the same household
- If two members in the same household were members prior to 1/1/2020 they are not eligible for the discount, they would have to re-apply and go through underwriting

## Extras

- New and existing medigap members receive our SilverSneakers fitness membership
- Fitness membership includes Lifetime and MVP
- Bundled buy-up Dental/vision package is available for members to purchase
- Members also receive our Assist America benefit

# 2025 Medigap Dental/Vision Buy-up



Coverage	Delta 50	Delta 70	Delta 100
<b>Premium</b>	<b>\$49.50</b>	<b>\$65.90</b>	<b>\$58.30</b>
Delta Network	Premier/PPO	Premier/PPO	PPO Only
Exams/cleanings	100%	100%	100%
Preventative	100%	100%	100%
Emergency pain treatment	100%	100%	100%
Fillings	50%	70%	50%
Crowns	50%	50%	50%
Periodontics	50%	70%	100%
Bridges	50%	70%	New 50%/ repairs 100%
Simple Extractions	50%	70%	100%
Oral Surgery	50%	70%	100%
Dentures	50%	50%	50%
Implants	50%	50%	50%
<b>Max Benefit</b>	<b>\$800</b>	<b>\$1,500</b>	<b>\$2,500</b>

- No waiting periods
- Members have up to 30 days after effective date to add on
- Listed rates include \$175 in vision coverage using the EyeMed Insight network
- Vision includes \$0 eye exam

# 2025 Medigap Service Area



\*HAP Medigap is available in every county in Michigan







# Inflation Reduction Act

## \$2,000 Max Out of Pocket for Prescription Drugs

- -Members now have a maximum of \$2,000 for prescription drugs
- Once \$2,000 is hit, the member pays \$0, the plan pays 60%, Medicare pays 20% and the MFG pays 20%

## Medicare Prescription Payment Plan

- All members are eligible
- Plans will notify members through various methods through the year
- Enrollment can be done by paper form, telephonically, or on-line
- Does not provide savings, just spreads payments across the year



# Additional Resources

## Reporting Fraud, Waste and Abuse (FWA)

HAP is required to have policies and procedures in place to address non-compliance and fraud, waste, and abuse, including reporting mechanisms for suspected or actual incidents.

Here are the ways that suspected or actual non-compliance and FWA can be reported:

Notify Health Alliance Plan  
of Michigan  
Sangria Barber,  
sbarber@hap.org



Reach out to HAP  
Compliance  
complianceoffice@hap.org

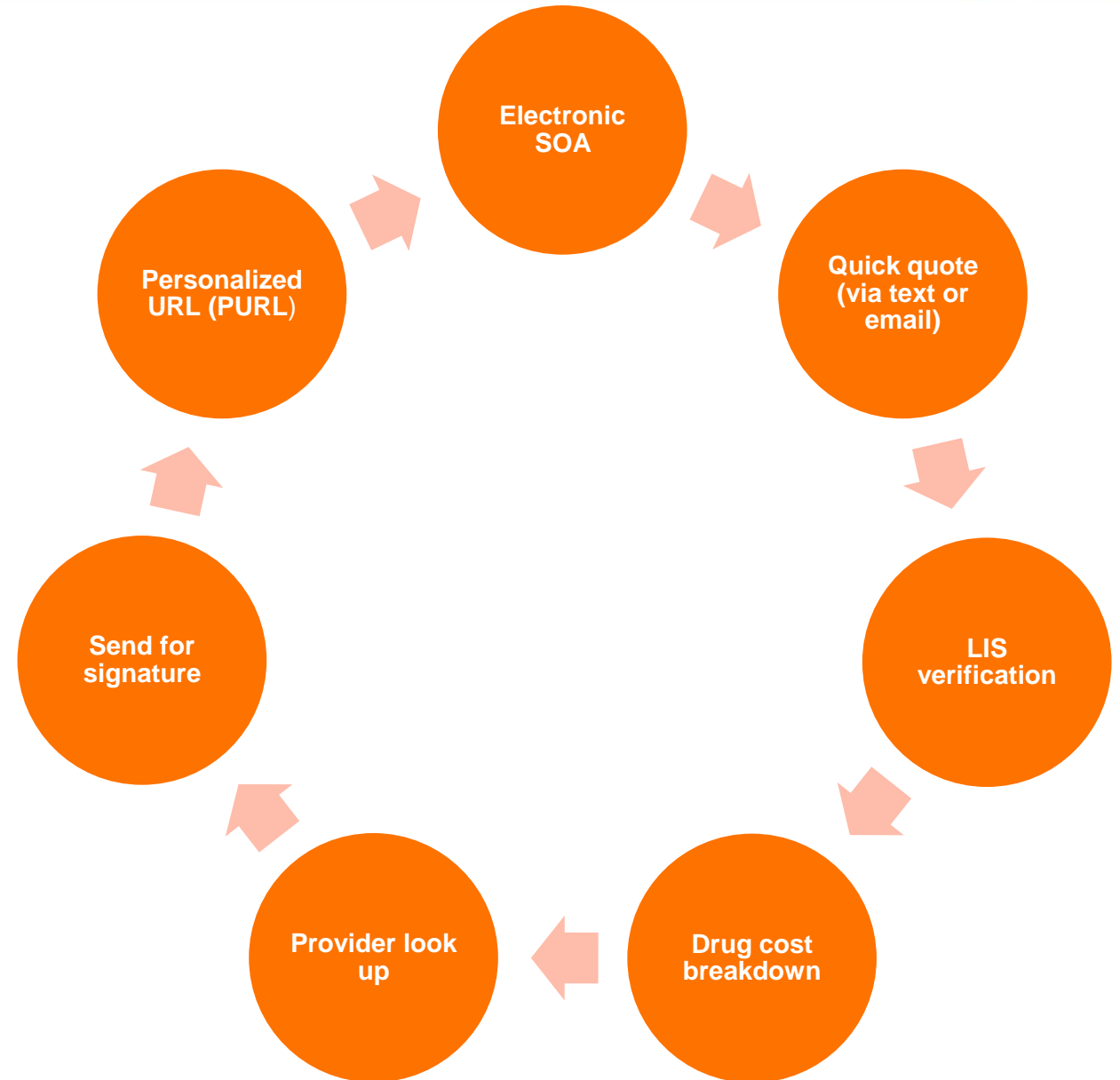


Compliance Hotline  
1-877-746-2501\*

\*\* Reports made through the compliance hotline are confidential and can be made anonymously\*\*

## Why use ascend?

- Ability to send electronic SoA's
- Quick quotes that you can text/email
- Check and verify LIS
- Easy drug breakdown
- Seamless provider look-up tool
- Send applications for signature
- Personalized URL





## Your HAP Contacts

**Contracting**  
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# Thank you

Contact your Lead Medicare Consultant for any questions

