

McLaren Individual & Family Plans Agent Overview 2025

About McLaren Health Plan

- Based in Flint, MI
- Individual, Medicare and Medicaid products
- Serve 262,000 members
- Service area includes 60 counties in Michigan
- Contracted with top health care systems in Michigan
- More than 106,798 provider locations of care and growing
- Subsidiary of McLaren Health Care Corporation, one of the largest integrated health systems in Michigan

Why Choose McLaren Health Plan?

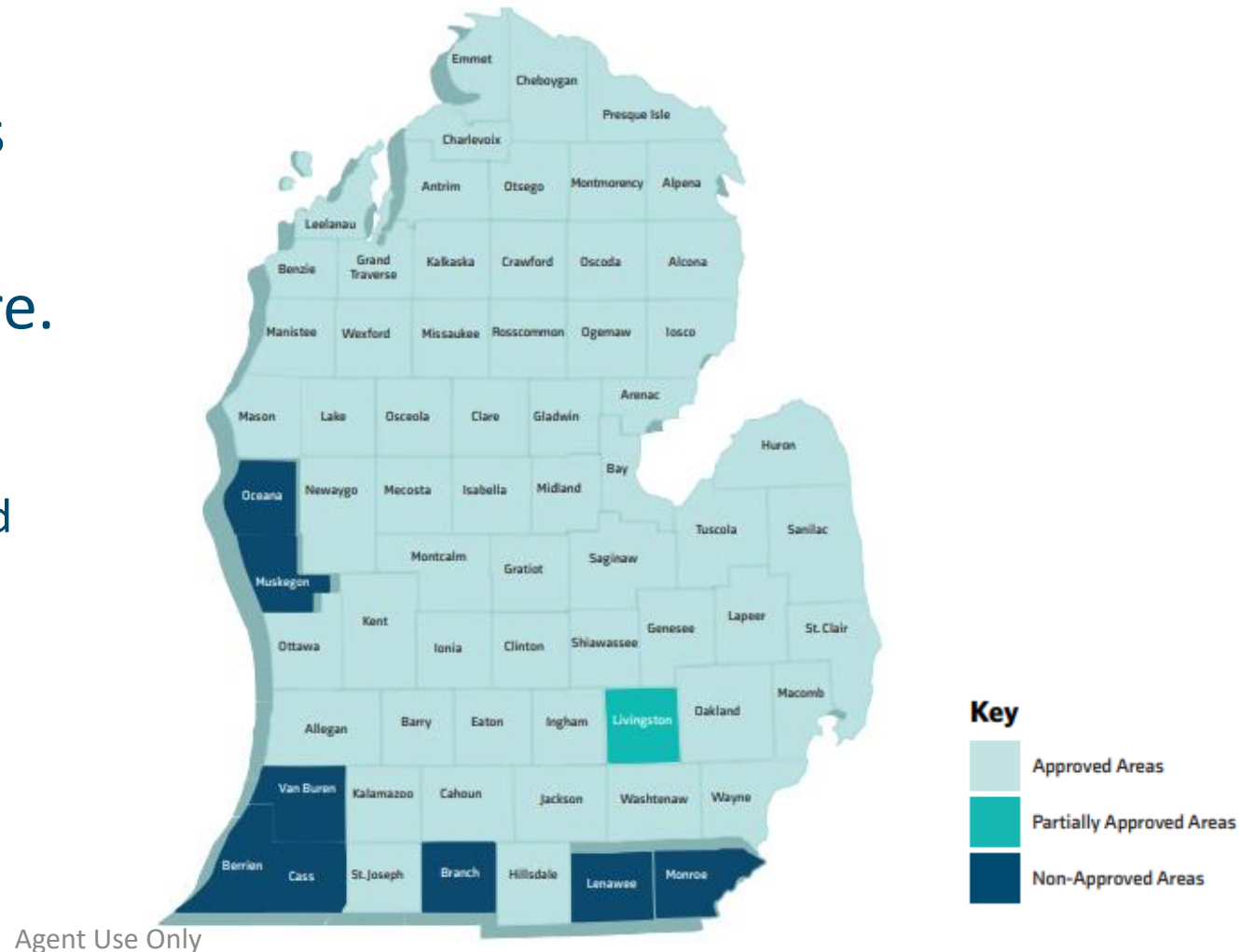
- Michigan-based company
- No outsourcing – When you call us you are speaking to someone located in Michigan
- Smaller plan – high touch experience for our members
- Agent relationships are highly valued – dedicated agent support team
- Extensive provider network
- Highly responsive Customer Service team
- Competitive plan offerings and pricing for 2025

Geographic Advantage

- Greater Lansing is most competitive area (Ingham, Eaton, Clinton Counties) – Rating Area 7
- Second is Greater Flint, (Genesee, Lapeer and Shiawassee Counties) – Rating Area 5
- Rating Area 3 – St. Clair County is also competitive for MHP.

McLaren Health Plan Service Area

- Serving 60 counties in Michigan's lower peninsula
- 106,798 provider locations of care.
 - 173 Hospitals
 - 14,875 PCPs (incl., PAs/NPs)
 - 80,544 Specialists (incl., Chiropractors and Mental Health)
 - 11,206 Ancillary Providers (DME, Lab, Radiology, PT)



McLaren Health Plan Providers*



DMC

HENRY FORD HEALTH



And more!

**Always check the provider directory online for the most updated information!*

Agent Use Only

McLaren Health Plan - Benefit Highlights

PRODUCT NAME	DEDUCTIBLE AND COINSURANCE	OUT OF POCKET MAX	OFFICE VISIT	URGENT CARE	EMERGENCY ROOM	GENERIC	PREFERRED BRAND	NON-PREFERRED BRAND	SPECIALTY
MHP GOLD	\$1,400 INDIVIDUAL \$2,800 FAMILY 20% COINSURANCE	\$8,000 INDIVIDUAL \$16,000 FAMILY	\$30 PRIMARY CARE \$50 SPECIALIST	\$60	\$300	\$10	\$75	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP GOLD STANDARD	\$1,500 INDIVIDUAL \$3,000 FAMILY 25% COINSURANCE	\$7,800 INDIVIDUAL \$15,600 FAMILY	\$30 PRIMARY CARE \$60 SPECIALIST	\$45	25% AFTER DEDUCTIBLE	\$15	\$30	\$60	\$250
*MHP SILVER EXCHANGE REWARDS	REWARDS: \$2,000/\$4,000 IN-NETWORK: \$8,000/\$16,000 REWARDS: 0% COINSURANCE IN-NETWORK: 50% COINSURANCE	\$8,250 INDIVIDUAL \$16,500 FAMILY	COVERED 100% OR 50% AFTER DEDUCTIBLE	COVERED 100% OR 50% AFTER DEDUCTIBLE	COVERED 100% OR 50% AFTER DEDUCTIBLE	\$10	\$85	50% COINSURANCE	50% COINSURANCE
MHP SILVER EXCHANGE	\$3,500 INDIVIDUAL \$7,000 FAMILY RX DEDUCTIBLE: \$500/1,000 COINSURANCE: MEDICAL: 20% RX: 40%	\$9,200 INDIVIDUAL \$18,400 FAMILY	PRIMARY CARE \$30 COPAY SPECIALIST \$70 AFTER DEDUCTIBLE	\$75	20% AFTER DEDUCTIBLE	\$20	\$75	\$150 AFTER RX DEDUCTIBLE	40% AFTER RX DEDUCTIBLE
MHP SILVER STANDARD	\$5,000 INDIVIDUAL \$10,000 FAMILY 40% COINSURANCE	\$8,000 INDIVIDUAL \$16,000 FAMILY	\$40 PRIMARY CARE \$80 SPECIALIST	\$60	40% AFTER DEDUCTIBLE	\$20	\$40	\$80 AFTER DEDUCTIBLE	\$350 AFTER DEDUCTIBLE
MHP BRONZE	\$7,000 INDIVIDUAL \$14,000 FAMILY 50% COINSURANCE	\$9,450 INDIVIDUAL \$18,900 FAMILY	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	\$25	\$100 AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP EXPANDED BRONZE STANDARD	\$7,500 INDIVIDUAL \$15,000 FAMILY 50% COINSURANCE	\$9,400 INDIVIDUAL \$18,800 FAMILY	\$50 PRIMARY CARE \$100 SPECIALIST	\$75	50% AFTER DEDUCTIBLE	\$25	\$50 AFTER DEDUCTIBLE	\$100 AFTER DEDUCTIBLE	\$500 AFTER DEDUCTIBLE
MHP BRONZE SAVER (HDHP) EXPANDED	\$8,300 INDIVIDUAL \$16,600 FAMILY 0% COINSURANCE	\$8,300 INDIVIDUAL \$16,600 FAMILY; (\$9,450 FOR AN INDIVIDUAL IN A FAMILY)	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE
MHP YOUNG ADULT/ CATASTROPHIC (30 YEARS AND UNDER)	\$9,200 INDIVIDUAL \$18,400 FAMILY 0% COINSURANCE	\$9,200 INDIVIDUAL \$18,400 FAMILY	NO CHARGE FOR VISITS 1-3; COVERED 100% AFTER DEDUCTIBLE FOR ALL FURTHER VISITS	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE

*This is a brief comparison. See plan documents for full benefit descriptions.
You may qualify for cost-sharing reductions.
Visit [healthcare.gov](https://www.healthcare.gov) to find out more.*

Agent Use Only

McLaren Health Plan

- Rewards Plans - MHP Community Rewards Plans offer two networks of providers, the Community Network and a Rewards Network.
 - The Rewards Network can reduce deductible expenses to members.
- Virtual Care through McLaren Now — Because we know minor injuries and illnesses don't always happen during business hours, you can avoid long wait times by using the McLaren Now app.
 - Providers are available to you anytime, anywhere — 24/7/365
- Additional benefits include:
 - Birth control coverage
 - Breastfeeding support and supplies including double electric breast pump and breast milk storage supplies
 - Tobacco Cessation Treatment
 - Medical management programs (for specific needs like weight management, back pain, and diabetes)

McLaren Health Plan 2025

Agent Tools & Contacts

McLaren Enrollment Platform

Enrolling Individual members using the MHP enrollment platform is easy.

- 1) Get your login credentials
- 2) Go to enroll.mclaren.org
- 3) Login to the MHP individual plan enrollment tool powered by HealthSherpa.
- 4) Utilize the script provided to guide the member through the enrollment process

Online Tools

Information at your Fingertips

- [MHP Individual Plan Information](#)
- [Plan Brochure](#)
- [Hospital Network](#)
- [Service Area Map](#)
- [Find a Provider](#)
- [Certificate of Coverage](#)



Sales and Marketing Materials

Order	Order Materials
Visit	Visit www.mhpagents.allegra-okemos.com
Click	Click Create an account (lower right corner of box)
Enter	Enter Contact Information including primary/default shipping address
Log In and select	Log In and select materials
Check Out	Check Out (Note– the shipping address will default to their primary address. You can add a new address for shipment at the check out screen or under my account)
Receive	Receive Confirmation Email



McLaren Health Plan

Commissions 2025

Commission schedule for new business and renewals will commence with effective dates starting January 1, 2025.

INDIVIDUAL

Agents must complete annual FFM certification and maintain valid Michigan producer's license to be eligible for payment on Exchange plans.

	New Business	Renewal
Individual	5%	2%

Note: Commission paid net of all applicable fees and taxes.

Contact Information

Your Team

Agent and Sales Support Team

Louann Hinton, Director, Agent Relations & Sales Support

louann.hinton@mclaren.org

810-394-0136, fax 810-600-7931

Lisa Fornwall, Manager, Agent Relations & Sales Support

lisa.fornwall@mclaren.org

810-691-1507, fax 810-600-7931

Norma Wheeler, Agent & Sales Support Representative

norma.wheeler@mclaren.org

888-327-0671 (TTY:711), press option 3, fax 810-600-7931

Anne Canty, Agent & Sales Support Coordinator

anne.canty@mclaren.org

888-327-0671 (TTY:711), press option 3, fax 810-600-7931

Caryn Bentley, Agent & Sales Support Coordinator

caryn.bentley@mclaren.org

888-327-0671 (TTY:711), press option 3, fax 810-600-7931

Field Support

Anne (Betsy) Condon, Sales Executive

m: (810) 391-3948

e: anne.condon@mclaren.org

Jessie Weber, Sales Executive

m: (810) 730-8740

e: jessie.weber@mclaren.org

MHPagentlicensing@mclaren.org

- Get appointed with McLaren
- Application issues
- General questions
- Commission Inquiry
- Agent Helpline:
(888) 327-0671, option 3

Thank you!

Questions?

Agent Use Only