



Jefferson  
Health Plans

# Jefferson Health Plans

Overview of 2024 Medicare Advantage Products

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# Agenda

By the end of this presentation, you will be able to:

- 1 Understand the Medicare Advantage Plans that Jefferson Health Plans offers to our members
- 2 Understand the value and benefits the Jefferson Health Plans Medicare Advantage offer to patients

# Jefferson Health Plans

## Medicare Advantage

**13,000+** Jefferson Health Plans Medicare Advantage members in 15 counties in PA and 3 counties in NJ.

### Products

- HMO-POS (Point of Service): PA & NJ
  - Limited network of high performing providers
  - Allows members to go out of network for certain services
- Dual Eligible Special Needs Plan (D-SNP): PA Only
  - Full Medicare Beneficiaries eligible for Medicaid in PA
  - **New in 2024:** Partial or limited Medicaid eligibility
- **New in 2024:** PPO Network and 2 new HMO Products: PA Only

## Affordable Care Act (ACA)

### New for 2024

- ACA plans will be available on the PA insurance exchange (Pennie) and off exchange
- Offering plans for individuals and families in Philadelphia, Bucks and Montgomery
- Webinar on ACA plans will be held later in October

# 2024 Medicare Product Overview - PA (HMO-POS / PPO / SNP)

## New Plans for 2024

\$0

**Dual Pearl  
HMO SNP**

Special Needs Plan targeted for additional Medicaid eligible members who do not qualify for full Medicaid benefits; offers new flexible spending card for healthy food & Utilities wallets

+\$105

**Giveback  
HMO-POS**

Members receive additional Social Security; offers comprehensive dental and flexible spending card; dental implant coverage.

\$0

**Flex  
PPO**

\$0 PPO with in & out of network parity; includes OTC and flexible spending card with improved dental coverage.

\$49

**Flex Plus  
PPO**

Premium PPO that offers superior core medical benefits with OTC and flexible spending card for dental, vision and hearing spend.

## Legacy Plans

\$0

**Special  
HMO SNP**

\$0 copay for covered services; added several new supplemental benefit including expanded OTC and flex card for healthy food & utilities wallet.

\$0

**Complete  
HMO-POS**

Competitive \$0 premium plan; expanded service available around key medical benefits and added flexible spending card .

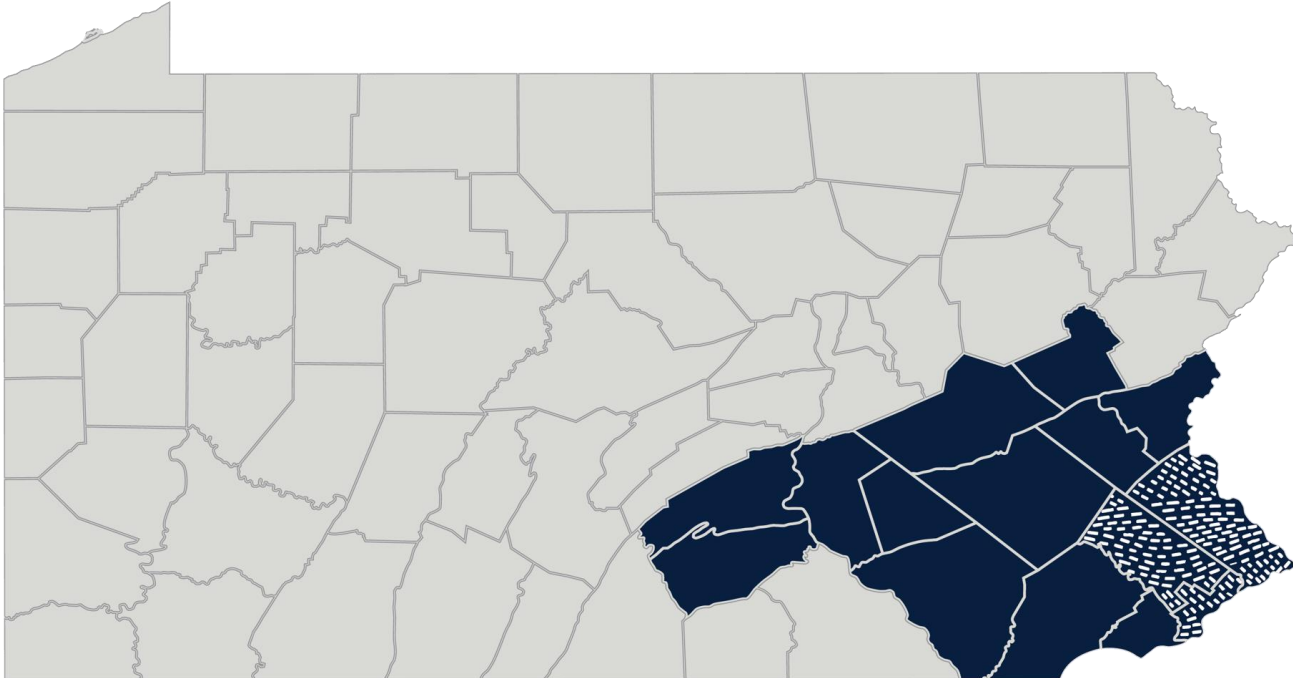
\$40.20

**Prime  
HMO-POS**

Lower Premium and improved several key medical benefits and added flexible spending card.

# Where are Jefferson Health Plans' MA Plans Available?

## Pennsylvania



- Berks County
  - Bucks County
  - Carbon County
  - Chester County
  - Cumberland County
  - Dauphin County
  - Delaware County
  - Lancaster County
  - Lehigh County
  - Montgomery County
  - Northampton County
  - Perry County
  - Philadelphia County
  - Schuylkill County
- **Medicare Advantage**  
Complete (HMO-POS)  
Prime (HMO-POS)  
Flex (PPO)\*  
Flex Plus (PPO)\*  
Special (SNP HMO)
- **Medicare Advantage**  
Complete (HMO-POS)  
Prime (HMO-POS)  
Giveback (HMO-POS)\*  
Flex (PPO)\*  
Flex Plus (PPO)\*  
Special (SNP HMO)  
Dual Pearl (SNP HMO)\*

# 2024 Medicare Product Overview - NJ - HMO-POS

## Legacy Plans

\$0

**Silver  
HMO-POS**

\$0 premium plan; reduced MOOP and expanded service available around medical benefits and added new supplemental benefits, including flexible spending card.

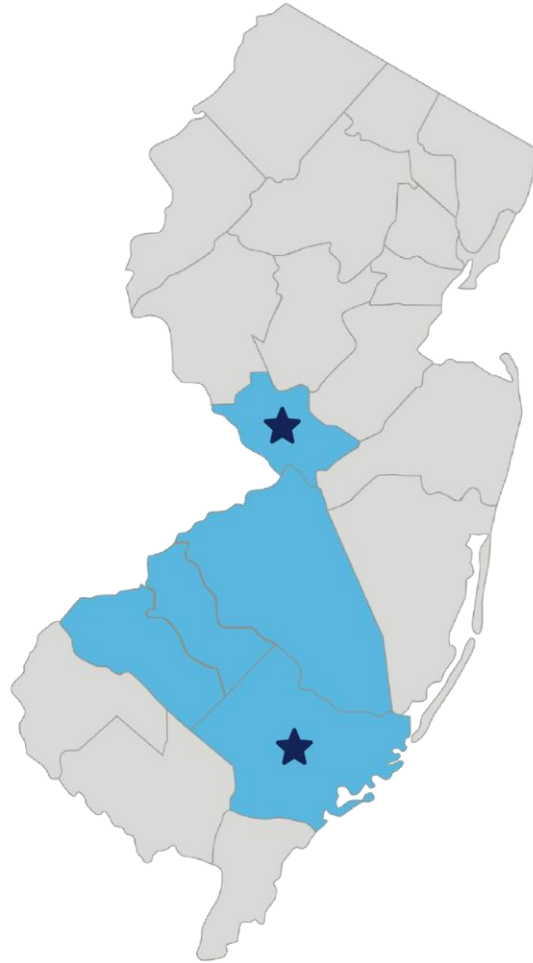
\$20

**Platinum  
HMO-POS**

Premium plan; improved several key medical benefits and added new supplemental benefit flexible spending card and improved OTC benefit.

# Where are Jefferson Health Plans' MA Plans Available?

## New Jersey



- ★ Atlantic County
- Burlington County
- Camden County
- Gloucester County
- ★ Mercer County

● Medicare Advantage  
Silver (HMO-POS)  
Platinum (HMO-POS)

★ New Counties in 2024

# 2024 Medicare Product Overview - PA Dual Special Need Plans (D-SNP)

Special D-SNP	New Plan 2024 Dual Pearl D-SNP
<p style="text-align: center;"><b>\$0*</b></p> <ul style="list-style-type: none"> <li>• <b>\$0 monthly premium amount</b></li> <li>• <i>Continued \$0 Copays for most care services</i></li> <li>• <b>Added new 6<sup>th</sup> Tier formulary for STAR's medications with gap coverage (\$0 cost share)</b></li> <li>• <i>\$315 OTC benefit with in store or online option</i></li> <li>• <b>New Added Flex Card \$315 for healthy food &amp; produce along with utilities</b></li> <li>• <b>Expanded Dental, Vision, and Hearing Benefits</b></li> </ul>	<p style="text-align: center;"><b>\$0*</b></p> <ul style="list-style-type: none"> <li>• <b>\$0 monthly premium amount</b></li> <li>• <i>\$0 Copays for most care services</i></li> <li>• <b>6<sup>th</sup> Tier formulary for STAR's medications with gap coverage (\$0 cost share)</b></li> <li>• <i>\$210 OTC benefit with in store or online option</i></li> <li>• <b>Flex Card \$210 for healthy food &amp; produce along with utilities</b></li> <li>• <b>Expanded Dental, Vision, and Hearing Benefits</b></li> </ul>
<p style="text-align: center;">Offered in Entire MA Footprint</p>	<p style="text-align: center;">Philadelphia, Bucks and Montgomery Counties</p>

\* \$0 Premium / \*If member's level of "Extra Help" changes, also know as Low Income Subsidy), they may be responsible for a monthly premium up to \$40.20 Premium (depending on their level of Low Income Subsidy)



# 2024 Medicare Product Overview - PA -D-SNP - Benefits Details

## New Plan 2024

	Special D-SNP	
	2023 (INN/OON)	2024 (INN/OON)
Premium*	\$0	\$0
IP	\$0	\$0
PCP	\$0	\$0
Specialist	\$0	\$0
PT/SP	\$0	\$0
OP/ASC	\$0	\$0
Advanced Image	\$0	\$0
30 Retail Scripts	\$0	\$0
100 Day Mail Scripts	\$0	\$0
Dental	\$3,500	\$5,000 per year
OTC/Flex Card	\$305 Per Qtr.	\$315 per Qtr.
ER	\$0	\$0
Urgent Care	\$0	\$0

Dual Pearl D-SNP	
2023 (INN/OON)	2024 (INN/OON)
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$0
N/A	\$10,000 per year includes implants
N/A	\$210 per Qtr.
N/A	\$0
N/A	\$0

\* \$0 Premium / \*If member's level of "Extra Help" changes, also know as Low Income Subsidy, they may be responsible for a monthly premium up to \$40.20 Premium (depending on their level of Low Income Subsidy)

# 2024 Medicare Product Overview - PA - HMO-POS

## Legacy Plans

### Complete HMO-POS

\$0

- **Reduced MOOP**
- *Improved core medical benefits with reduced copays on cardiac services, specialist, & other services.*
- *Expanded dental, vision, and hearing benefits*
- **New added** new 6<sup>th</sup> Tier formulary with gap coverage
- *\$150 per quarter in store or online option*
- **New Added \$2,250 Flex card** with allowances for dental, vision, hearing spending

Offered in Entire MA Footprint

### Prime HMO-POS

\$40.20

- **Lowered monthly premium**
- *Reduced copays on cardiac services, chiropractic services, & other services.*
- *\$0 annual exams and PA removed from POS locations*
- **New added** new 6<sup>th</sup> Tier formulary with gap coverage
- *\$165 per quarter in store or online option*
- **New Added \$2,250 Flex card** with allowances for dental, vision, hearing spending

Offered in Entire MA Footprint

## New Plan 2024

### Giveback HMO-POS

\$0

- **\$105 Part B Premium Giveback**
- **Competitive** MOOP & Inpatient hospital, specialist copays
- *\$0 PCP visits and Annual exams*
- *6<sup>th</sup> Tier formulary with gap coverage*
- *\$30 per quarter in store or online option*
- **\$2,000 comprehensive dental coverage including implants**
- **\$2,250 Flex card** with allowances for dental, vision, hearing spending

Philadelphia, Bucks and Montgomery Counties

# 2024 Medicare Product Overview - PA - HMO-POS

## New Plan 2024

	Prime HMO-POS	
	2023 (INN/OON)	2024 (INN/OON)
Premium	\$41.10	\$40.20
MOOP	\$7,900	\$7,900
IP	\$235/Day (Days 1-5)	\$235/Day (Days 1-5)
PCP	\$0	\$0
Specialist	\$20/20%	\$20/20%
PT/SP	\$20	\$20
OP/ASC	\$300/\$200	\$300/\$200
Advanced Image	\$250	\$250
30 Retail Scripts	\$0/\$10/\$47/\$100/33%	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	\$0/\$20/\$94/\$200/N/A	\$0/\$20/\$94/\$200/N/A
Dental	\$2,000 per year	\$2,000 per year
OTC/Flex Card	\$165 per qtr.	\$165 per qtr. /\$2,250 D/V/H
ER	\$90	\$100
Urgent Care	\$55	\$55

	Complete HMO-POS	
	2023 (INN/OON)	2024 (INN/OON)
Premium	\$0	\$0
MOOP	\$7,900	\$4,000
IP	\$230/Day (Days 1-5)	\$250/Day (Days 1-6)
PCP	\$0	\$0
Specialist	\$25/20%	\$25/20%
PT/SP	\$25	\$25
OP/ASC	\$300/\$200	\$300/\$200
Advanced Image	\$250	\$250
30 Retail Scripts	\$0/\$10/\$47/\$100/33%	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	\$0/\$20/\$94/\$200/N/A	\$0/\$20/\$94/\$200/N/A
Dental	\$1,200	\$2,000 per Year
OTC/Flex Card	\$150 per qtr.	\$150 per qtr. /\$2,250 D/V/H
ER	\$90	\$100
Urgent Care	\$55	\$55

	Giveback HMO-POS	
	2023 (INN/OON)	2024 (INN/OON)
Premium	N/A	\$0 w/ \$105 Part B
MOOP	N/A	\$7,500
IP	N/A	\$275/Day (Days 1-6)
PCP	N/A	\$0
Specialist	N/A	\$40/20%
PT/SP	N/A	\$40
OP/ASC	N/A	\$350/\$200
Advanced Image	N/A	\$250
30 Retail Scripts	N/A	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	N/A	\$0/\$20/\$94/\$200/N/A
Dental	N/A	\$2,000 per year includes implants
OTC/Flex Card	N/A	\$30/\$2,250 D/V/H
ER	N/A	\$100
Urgent Care	N/A	\$55

# 2024 Medicare Product Overview - PA - PPO

## New Plans 2024

Flex PPO	Flex Plus PPO
<p data-bbox="940 372 1161 415"><b>\$0</b></p> <ul data-bbox="830 439 1268 1061" style="list-style-type: none"><li>• <b>\$0 Premium</b></li><li>• <b>In &amp; Out of Network coverage on most services</b></li><li>• <b>Competitive in network professional service copays</b></li><li>• <b>6<sup>th</sup> Tier formulary with gap coverage</b></li><li>• <b>\$70 OTC benefit per quarter in store or online option</b></li><li>• <b>\$1,000 comprehensive dental coverage including crowns</b></li><li>• <b>Added \$2,250 Flex card with allowances for dental, vision, hearing spending</b></li></ul>	<p data-bbox="1444 372 1666 415"><b>\$49</b></p> <ul data-bbox="1335 458 1773 1025" style="list-style-type: none"><li>• <b>In &amp; Out of Network coverage on most services</b></li><li>• <b>Per stay inpatient hospital copay</b></li><li>• <b>6<sup>th</sup> Tier formulary with gap coverage</b></li><li>• <b>\$125 OTC benefit per quarter in store or online option</b></li><li>• <b>\$2,000 comprehensive dental coverage including crowns</b></li><li>• <b>Added \$2,500 Flex card with allowances for dental, vision, hearing spending</b></li></ul>
Offered in Entire MA Footprint	Offered in Entire MA Footprint

# 2024 Medicare Product Overview - PA - PPO

	Flex PPO	
	2023 (INN/OON)	2024 (INN/OON)
Premium	N/A	\$0
MOOP	N/A	\$7,000
IP	N/A	\$290/day (Days 1-5)
PCP	N/A	\$0
Specialist	N/A	\$35
PT/SP	N/A	\$35
OP/ASC	N/A	\$375/\$245
Advanced Image	N/A	\$250
30 Retail Scripts	N/A	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	N/A	\$0/\$20/\$94/\$200/N/A
Comp Dental	N/A	\$1,000
OTC/Flex Card	N/A	\$70/\$2,250 per year
ER	N/A	\$100
Urgent Care	N/A	\$55

	Flex Plus PPO	
	2023 (INN/OON)	2024 (INN/OON)
Premium	N/A	\$49
MOOP	N/A	\$5,900
IP	N/A	\$400 per stay
PCP	N/A	\$0
Specialist	N/A	\$20
PT/SP	N/A	\$20
OP/ASC	N/A	\$250/\$150
Advanced Image	N/A	\$250
30 Retail Scripts	N/A	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	N/A	\$0/\$20/\$94/\$200/N/A
Comp Dental	N/A	\$2,000
OTC/Flex Card	N/A	\$125/\$2,500 per year
ER	N/A	\$100
Urgent Care	N/A	\$55

# 2024 Medicare Product Overview - NJ - HMO-POS

## Legacy Plans

### Silver HMO-POS

\$0

- **Reduced MOOP**
- **Improved** Core medical benefits with **reduced copays on Cardiac services, Specialist, and other services.**
- **Expanded** Dental, Vision, and Hearing Benefits
- **Increased \$1,000 comprehensive dental** coverage including crowns
- **Increased OTC benefit \$75 per quarter** in store or online option
- **New Added \$2,500 Flex card** with allowances for dental, vision, hearing spending

Atlantic, Burlington, Camden, Gloucester  
and Mercer Counties

### Platinum HMO-POS

\$20

- **Lowered monthly premium amount**
- **Reduced** copays Inpatient hospital stays
- \$0 Annual exams and PA removed from POS locations
- **Increased \$2,000 comprehensive dental** coverage including crowns
- **Increased OTC benefit \$75 per quarter** in store or online option
- **New Added \$2,500 Flex card** with allowances for dental, vision, hearing spending

Atlantic, Burlington, Camden, Gloucester  
and Mercer Counties

# 2024 Medicare Product Overview - NJ - HMO-POS

	Silver HMO-POS	
	2023 (INN/OON)	2024 (INN/OON)
Premium	\$0	\$0
MOOP	\$7,900	\$5,500
IP	\$290/day (Days 1-5)	\$290/day (Days 1-5)
PCP	\$0	\$0
Specialist	\$30	\$30
PT/SP	\$25/\$25	\$25/\$25
OP/ASC	\$300/\$200	\$300/\$200
Advanced Image	\$250	\$250
30 Retail Scripts	\$0/\$10/\$47/\$100/33%	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	\$0/\$20/\$94/\$200/N/A	\$0/\$20/\$94/\$200/N/A
Comp Dental	\$1,000 per year	\$1,000 per year
OTC/Flex Card	\$60/\$2,500 D/V/H	\$75/\$2,500 D/V/H
ER	\$90	\$100
Urgent Care	\$55	\$55

	Platinum HMO-POS	
	2023 (INN/OON)	2024 (INN/OON)
Premium	\$20	\$20
MOOP	\$7,900	\$5,400
IP	\$250/day (Days 1-5)	\$290/day (Days 1-5)
PCP	\$0	\$0
Specialist	\$25	\$25
PT/SP	\$25/\$25	\$25/\$25
OP/ASC	\$300/\$200	\$300/\$200
Advanced Image	\$250	\$250
30 Retail Scripts	\$0/\$10/\$47/\$100/33%	\$0/\$10/\$47/\$100/33%
100 Day Mail Scripts	\$0/\$20/\$94/\$200/N/A	\$0/\$20/\$94/\$200/N/A
Comp Dental	\$1,000 per year	\$2,000 per year
OTC/Flex Card	\$60/\$2,500 D/V/H	\$75/\$2,500 D/V/H
ER	\$90	\$100
Urgent Care	\$55	\$55

# Our Medicare Advantage Plans

## All Jefferson Health Plans' MA plans also include:


- Routine vision/hearing services; \$0 copay for annual exams.
- Preventive dental services; \$0 copay for oral exams and cleanings, covered three times per year.
- Medically necessary vision, hearing, dental, and podiatry. Cost sharing applies.
- Acupuncture and chiropractic services. Cost sharing applies.
- Membership in SilverSneakers or Kroc Center (\$0 copay).

*Our HMO plans offer **Flex Card benefits** for additional vision, dental, and hearing spend.  
SNP plans offer **Flex Card benefits** for food and utilities.*



# 2024 Jefferson Health Plans - Flex Card

## New Flex Card Benefits

 *Keep in mind that Flex Card benefits are different than OTC benefits.*

Plan	Flex Card Benefit Amounts
Prime, Complete, Giveback & Flex (HMO)	<b>\$2,250</b> for additional vision, dental, and hearing spend.
Special (SNP)	<b>\$315 each quarter</b> for food/produce and utilities.
Dual Pearl (SNP)	<b>\$210 each quarter</b> for food/produce and utilities.
Flex Plus, Silver & Platinum (HMO)	<b>\$2,500</b> for additional vision, dental, and hearing spend.

# Questions?

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*Contact us via the Jefferson Health Plans Provider Services HelpLine:*

- 1-888-991-9023



# Upcoming Webinars

- Jefferson Health Plans' Individual and Family Plans Webinar. Webinars are scheduled for
  - October 18 @ 12:00
  - October 23 @ 3:00
  - October 25 @ 9:00
- Our Marketplace leadership team will provide an overview of our plans which will include a review of benefits, including:
  - Plans in Bronze, Silver, and Gold tiers available both on and off exchange
  - Low premium, affordable plans (targeting lowest premium in Bronze and Silver)
  - \$0 Medical deductible plans available in all tiers
  - Free first PCP visit on all plans
  - No referral requirements

These webinars are free, but registration is required. Register at [HPPlans.com/webinars](https://HPPlans.com/webinars).



[JeffersonHealthPlans.com](https://www.JeffersonHealthPlans.com)