

# 2017 Plan Year Marketing Presentation

**Tribute Health Plan of Arkansas (HMO-POS SNP), a Superior Select product.**

Tribute Health Plan of Arkansas HMO-POS SNP is a Health plan with a Medicare contract. Enrollment in Tribute Health Plan of Arkansas HMO-POS SNP depends on contract renewal.

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# Welcome to Tribute

- **Tribute (HMO-POS SNP) is a Medicare Advantage HMO Plan for individuals enrolled in both Medicare and Medicaid also called Dual-eligible beneficiaries**
- **Tribute is a health plan with a Medicare contract and a contract with the Arkansas Medicaid program**
- **Tribute is an All-in-One plan (doctors / hospitals / prescriptions)**
- **Limited Out-of-Network Services**



# The Tribute Difference

- **Tribute is a proud offering of Arkansas Superior Select, Inc.**
- **Superior Select is headquartered in Little Rock, AR**
  - Founded by healthcare providers who understand the healthcare challenges of this state
  - Provider network built specifically for Medicare Advantage by Superior Select staff



# Tribute Agents

- **Tribute is sold through licensed insurance agents with experience and a personal mission for service**
  - Agents are paid a commission for each sale
  - Agents are NOT employed by the government, Medicare or Medicaid
  - Agents are only allowed to discuss the Tribute health plan with your permission and after a Scope of Appointment (Scope not required if discussion is at approved sales event).
- **You are under NO obligation to join any Medicare Advantage Plan**



# Making the Decision

- Do you normally make your own health care decisions?
- Do you have an assigned Power of Attorney (POA) to assist with health care decisions?
- Do you have a friend or family members (not your POA) to help with important decisions?

# Medicare & Medicare Advantage – Part C

- **Medicare**
  - Health insurance in 3 parts
  - **Part A – Hospital**
    - **Inpatient / Skilled Nursing / Home Health / Hospice**
  - **Part B – Medical**
    - **Doctors / Outpatient Care / Home Health / Medical Equipment**
  - Part D – Prescriptions
- **Medicare Advantage (Part C)**
  - Health insurance All-in-One
  - Hospital
    - Inpatient / Skilled Nursing / Home Health / Hospice
  - Medical
    - Doctors / Outpatient Care / Home Health / Medical Equipment
  - Prescriptions
  - Optional Supplemental Benefits

# Medicare & Medicare Advantage – Part D

- **Medicare**
  - Health insurance in 3 parts
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    - Inpatient / Skilled Nursing / Home Health / Hospice
  - Part B – Medical
    - Doctors / Outpatient Care / Home Health / Medical Equipment
  - **Part D – Prescriptions**
- **Prescription Drugs (Part D)**
  - Coverage for Generic & Brand name drugs
    - Drug Plan sponsor, Formulary, and Pharmacy network are drivers to cost (reduced by LIS premium subsidy)
  - Eligibility
    - Included with the Tribute plan
    - MA-PD
  - Member Costs
    - Co-pay, deductible and coinsurance (reduced by cost-sharing subsidy)

# Understanding Tribute

- **If I enroll in Tribute, do I lose my Medicare coverage?**
  - No. When you join Tribute, you are still in Medicare and do not lose any benefits. All services covered by Part A and B are covered by Tribute
- **Do I lose any Medicaid benefits?**
  - No. Any service that Medicaid would provide when you have Original Medicare Part A and B will be available when you have Tribute.
  - Tribute staff is required to help coordinate such benefits called “Medicaid Only Benefits” to help ensure you receive the benefits from both plans (Tribute and Medicaid)



# Understanding Tribute

## Does Tribute offer extra benefits?

Yes! In addition to the Medicare Part A and B services, Tribute provides:

- Non-Emergency **Transportation** for 18 one-way trips each plan year
- \$500 annual benefit for “Comprehensive” **Dental** services
- \$50 annual benefit for **Eye Exams**
- \$100 annual benefit for **Eyeglasses** (lenses and / or frames)

**All services listed above can be provided by In-Network or Out-of-Network providers under the plan’s POS Benefit**

# Understanding Tribute

And more ...

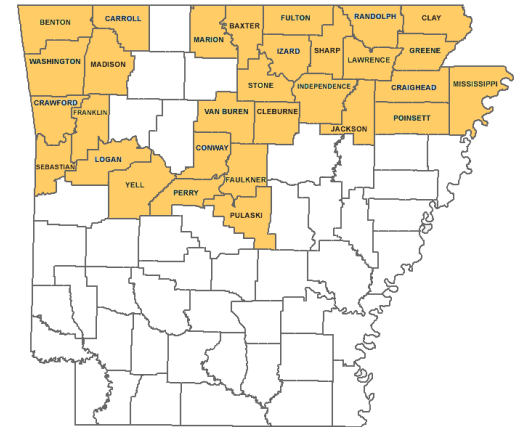
- **Direct Admit for Skilled Care**
- **No annual cap on Part B Therapies**
- **All members are assigned a personal nurse care coordinator**

# Understanding Tribute

- Can I live anywhere in Arkansas and elect Tribute?

- No. Tribute is only available in the following counties:

|          |           |              |            |             |
|----------|-----------|--------------|------------|-------------|
| Baxter   | Benton    | Carroll      | Clay       | Cleburne    |
| Conway   | Craighead | Crawford     | Faulkner   | Franklin    |
| Fulton   | Greene    | Independence | Izard      | Jackson     |
| Lawrence | Logan     | Madison      | Marion     | Mississippi |
| Perry    | Poinsett  | Pulaski      | Randolph   | Sebastian   |
| Sharp    | Stone     | Van Buren    | Washington | Yell        |



# Understanding Tribute

- **If I am traveling and have an emergency, am I covered?**
  - Yes. Emergency care is available whenever you need it, anywhere in the United States or its territories. You never need prior authorization for emergency care at a hospital or ambulance.
- **Are the costs for medical care and prescriptions more than under Original Medicare and Medicaid?**
  - No. Dual Eligible individuals (those with Medicare and Medicaid) have the same out of pocket cost for medical and pharmacy expenses.

# Understanding Tribute

- **Is there a network with the HMO plan?**
  - Yes. There is a network of physicians, hospitals, specialists, and other health care providers throughout the service area. You should use a network provider when needing traditional care or you may be required to pay for those services yourself.

*In cases of emergency – you do not have to see a network provider*

- **Am I required to select a Primary Care Provider (PCP)?**
  - Yes. Your PCP is the central point for health care services and will direct (or refer) you to a specialist for certain services. We will ask you to choose a PCP or can assign a PCP if you already don't have one. A PCP can be changed at any time.

# The Costs of Tribute

- **Monthly Premium for Tribute:**
  - \$0
- **Medical Cost Share such as Co-Pay or Co-Insurance**
  - You pay no cost-sharing or deductibles for Medical Services
- **Pharmacy Cost Share**
  - Co-Pay range from \$0 to \$7.40 depending on level of Extra Help and specific prescribed drug

Please contact the plan for further details.



# More Information

- **Website** [www.tributehealthplans.com](http://www.tributehealthplans.com)
  - Provider / Pharmacy Directory
  - Formulary (List of Covered Prescription Drugs)
  - Claims questions & Appeal Process
- **Member Services at 866-583-4649 (TTY call 711)**
  - 8 a.m. to 8 p.m.
  - 7 days a week
- **1-800-MEDICARE**
  - 24 hours a day, 7 days a week

# When you Enroll...

- **Complete and sign the application and return to your Agent**
  - Must include:
    - Your Medicare and Medicaid number
    - Your Primary Care Provider (PCP) choice or ask for assignment
    - Your signature or that of your power of attorney
- **Eligibility Verification / Enrollment Confirmation Letter**
  - Mailed within 15 calendar days of application
  - Required by Medicare to confirm your enrollment and understanding of the plan



# When you Enroll...

- **New member welcome packet and ID card**
  - Mailed within 10 calendar days of enrollment confirmation
  - Contains Formulary (list of covered drugs) and Evidence of Coverage document (policy book with all rules and procedures)
- **Health Risk Assessment (HRA)**
  - Completed within 90 days of your enrollment
  - Conducted face to face for nursing facility residents and over the phone for community residents

# Important Notes

Tribute Health Plan of Arkansas is an HMO-POS SNP with a Medicare contract and a contract with the Arkansas Department of Human Services Medicaid program.

Enrollment in Tribute Health Plan of Arkansas (HMO-POS SNP) depends on contract renewal.

Tribute is available to anyone who has both Medicare and full benefit Medical Assistance under Arkansas Medicaid.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan.

Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium unless otherwise covered by Medicaid. Please contact the plan for further details

# Questions?

# Thank You