



2025 CDPHP[®] Medicare Advantage Product Training

Meet the CDPHP Medicare Sales Leadership Team



Nick Kraft

SVP, Chief Growth Officer



Alicia Kelley

VP, Government Programs



Stephanie Kozak

Director, Government Programs Performance



Fred Van De Bogart

Director, Medicare Sales



Joe Durse

Medicare Broker Sales Manager

Agenda



- CDPHP Updates
- Medicare Industry Changes
- 2025 Plan Highlights
- 2025 Pharmacy Updates
- Your Partnership with CDPHP
- Administrative Information
- Questions



CDPHP Updates

Nick Kraft

CDPHP Updates

- New corporate headquarters located at 6 Wellness Way
- Announcement of our intent to affiliate with The Lifetime Healthcare Cos.
- Brian O'Grady named new president and CEO of CDPHP



ALBANY
BUSINESS REVIEW

Health Care

CDPHP would get new parent company under affiliation plan



Medicare Industry Changes

Alicia Kelley

Medicare Industry Changes



- Two large factors impact Medicare Advantage plans in 2025 in Upstate NY
 - Wage Index
 - In 2023, a bill took effect significantly increasing the fees paid to rural hospitals, which impacts our entire service area
 - Part D Reform
 - In 2025 as part of the Inflation Reduction Act, the amount Medicare members pay for Part D drugs substantially decreases while increasing for health plans

Part D Cost Impacts



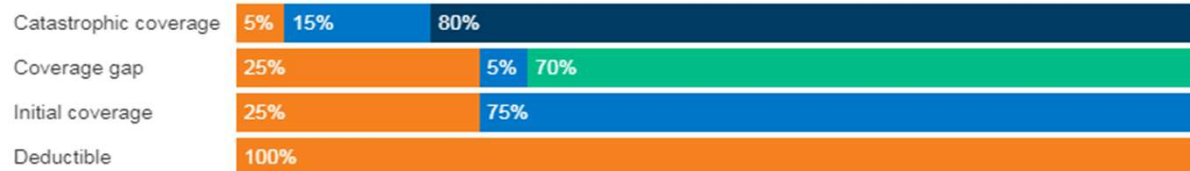
Figure 4

The Share of Medicare Part D Drug Costs Paid by Enrollees, Plans, Drug Manufacturers, and Medicare Will Change in 2024 and 2025

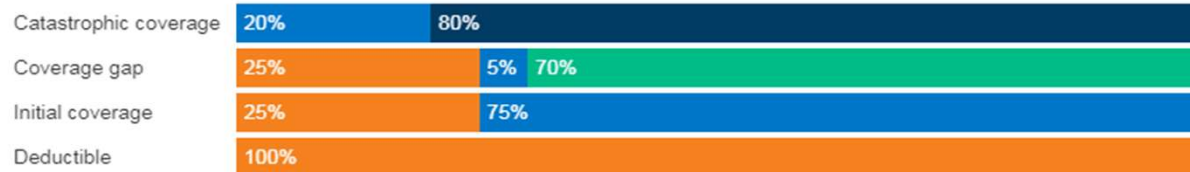
Share of total drug costs paid by:

■ Part D enrollees
 ■ Part D plans
 ■ Drug manufacturers
 ■ Medicare

2023



2024



2025



NOTE: The manufacturer discount applies to brand-name drug costs only. For generic drug costs, plans pay 75% in the coverage gap phase in 2023 and 2024, and 75% in the initial coverage phase in 2025, and Medicare will pay 40% in the catastrophic coverage phase in 2025.
 SOURCE: KFF, based on Medicare Part D benefit design changes in the Inflation Reduction Act. • PNG

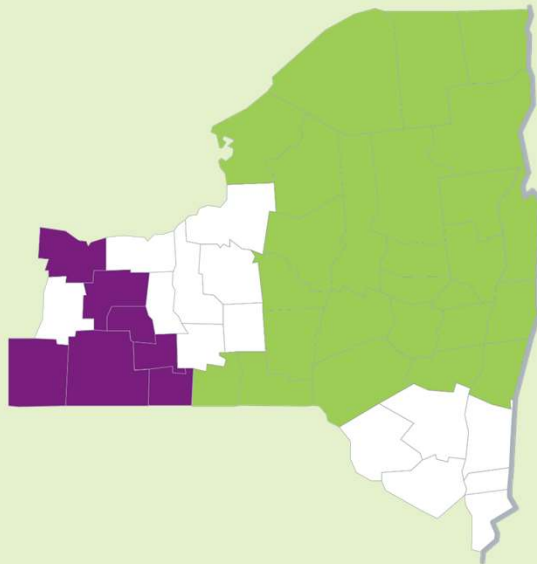




2025 Plan Highlights

Joe Durse

Our Footprint



*Purple counties PPO only

Physician-founded, not-for-profit, mission-driven

33

COUNTIES*
in Upstate NY

1,000s

OF PARTICIPATING
providers

The CDPHP Difference



CDPHP has been assisting and supporting our members, friends, neighbors, and families with their health care needs for 40 years.

We are the physicians' health plan

- Founded by local doctors
- Board of directors must include a majority of local practicing physicians
- Board chairperson must be a local practicing physician

CMS Star Ratings*

- CDPHP Medicare Advantage PPO: 4.5 out of 5 stars
- CDPHP Medicare Advantage HMO: 4.5 out of 5 stars

** Every year, Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.*

We're Local



CDPHP in the community

- Serve on boards in the Capital District
- Attend and support numerous community events
- New headquarters in Latham in partnership with Community Care Physicians
- Your clients will speak directly with someone from our award-winning member services team

Local Provider Services/Provider Relations Teams

- Our provider services and provider relations teams are local
- When our physicians need to call for a prior authorization or have any questions about billing, they're speaking with someone who knows the Capital Region





\$0

- \$0 – Copayment for Primary Care Physician (PCP) visits (In-Network)
- \$0 – Copayment for video doctor visits through Doctor On Demand
- \$0 – Copayment for Tier 1 and Tier 2 prescriptions at preferred pharmacies and with mail order

2025 Updates



- Updated Plan names:
 - CDPHP Choice (HMO) → CDPHP Core (HMO)
 - CDPHP Flex (PPO) → CDPHP Focus (PPO)
- Terminated Plans:
 - CDPHP Basic Rx (HMO)
 - CDPHP Flex Rx (PPO)
 - CDPHP Care Advantage (HMO C-SNP)

NEW PLAN: CDPHP Complete Rx (PPO) \$70



HMO Benefit Changes

Benefit	CDPHP Core (HMO)	CDPHP Choice Rx (HMO)	CDPHP Value Rx (HMO)	CDPHP \$0 Medicare Rx (HMO)
Premium	\$15	\$126	\$62	\$0
ER	\$90	\$100	\$110	\$120
Urgent Care	\$45	\$50	\$55	\$55
Lab Services	\$5	\$0/\$5	\$0/\$5	\$0/\$10
Inpatient Hospitalization	\$260 days 1-6	\$260 days 1-6	\$295 days 1-6	\$450 days 1-5
X-Rays	\$25	\$5	\$5	\$10
Observation Stay	\$200	\$260	\$295	\$330
Ambulance	\$165	\$185	\$225	\$265
DME	Lesser of 20% or \$250 max	Lesser of 20% or \$250 max	Lesser of 20% or \$250 max	25%
OTC*	\$100 / Quarter	\$75 / Quarter	\$75 / Quarter	Not Covered
Eyewear*	\$250	\$300	\$250	\$200
Dental*	\$1500	\$1850	\$1650	\$750
Papa Pals Hours	30 hours	60 hours	60 hours	60 hours
MOOP	\$6100	\$6000	\$6400	\$6750

*Benefits are on a prepaid Benefits Mastercard

Benefit Enhancement Benefit Reduction No Change to benefit

PPO Benefit Changes



Benefit	CDPHP Focus (PPO)		CDPHP Complete Rx (PPO)		CDPHP Vital Rx (PPO)	
	INN	OON	INN	OON	INN	OON
Premium	\$0		\$70		\$0	
ER	\$90	\$90	\$120	\$120	\$120	\$120
Urgent Care	\$55	\$55	\$55	\$55	\$55	\$55
Lab Services	\$0/\$5	30%/N/A	\$0/\$5	30%/N/A	\$0/\$5	40%
Inpatient Hospitalization	\$310 days 1-6	30%	\$310 days 1-6	30%	\$500 days 1-5	40%
Telemedicine	\$0-\$40	\$40 – 30%	\$0-\$40	\$40 – 30%	\$0-\$45	\$50-40%
Diagnostic Procedures	\$40	30%	20%	30%	20%	40%
X-Rays	\$35	\$40	\$5	\$40	\$10	40%
Observation Stay	\$325	30%	\$310	30%	\$450	40%
DME	20%	30%	Lesser of 25% or \$300 max	30%	25%	50%
OTC*	\$50 / Quarter		\$50 / Quarter		Not Covered	
Eyewear*	\$175		\$225		\$125	
Dental*	\$1000		\$1400		\$725	
Papa Pals Hours	30 hours	N/A	60 hours	N/A	60 hours	N/A
MOOP	\$6100	\$9,550 INN OON	\$6000	\$10,100 INN OON	\$6750	\$10,100 INN OON

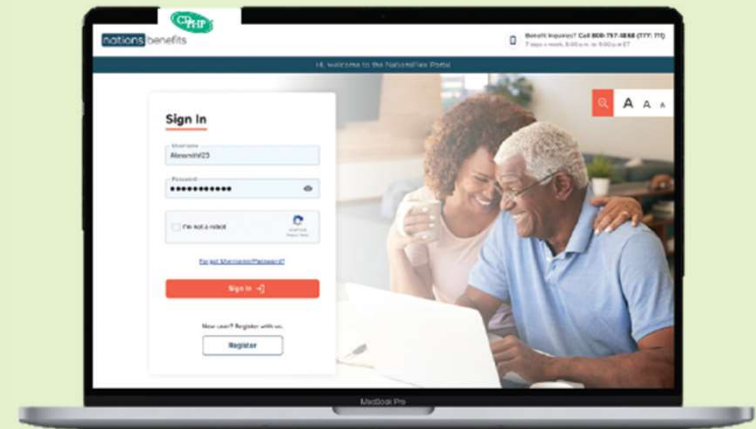
*Benefits are on a prepaid Benefits Mastercard

Benefit Enhancement **Benefit Reduction** No Change to benefit

Prepaid Benefits Mastercard Portal



- Members have access to the NationsBenefits Benefits Pro portal and MyBenefitsPro app to manage their prepaid Benefits Mastercard
- Members can:
 - Activate their card
 - Check their coverage and balance
 - Verify eligible OTC products
 - Order OTC products
 - Track online order status in real-time
 - Access store locator (for OTC)
 - View past transactions



Prepaid Benefits Mastercard for Dental, Vision, and OTC



- All plans come with one convenient prepaid Benefits Mastercard to use for dental and vision benefits
 - Most plans offer an OTC spending amount – on the same card!
- **Existing members will not receive a new card – benefits reloaded to current card**
- New members will receive their card from NationsBenefits with instructions on how to activate and access benefits

Dental

Up to \$1,850 to use at any dentist in the U.S.



Vision



Up to \$300 to use at any vision provider in the U.S.



OTC

Available on most plans, up to \$100 per quarter



Dental Allowance Reminder



- Medicare Advantage plans will include an allowance* of \$725-\$1850 on a prepaid Benefits Mastercard to use at any dentist **in the U.S.**
- This allowance applies to but not limited to:
 - Cleanings
 - X-rays
 - Crowns
 - Fillings
 - Dentures
 - Extractions



**Cannot be used for teeth whitening*

Hearing



- All plans include a hearing aid benefit through Hearing Care Solutions
 - Members pay a copay per ear for the purchase of up to two hearing aids
 - Two levels of hearing aids per plan and copays vary by plan
 - Benefit includes a \$0 copay for
 - Hearing exam
 - 3-year supply of batteries
 - 3-year comprehensive warranty



In-home Support Services



- Members will enjoy up to 60 hours of support services from a trained Papa Pal. These compassionate and enthusiastic Pals can provide:
 - Companionship – chat, play board games, watch a movie, take a walk
 - Transportation – appointments, grocery store, errands
 - Help around the house – light cleaning, meal prep, organizing
 - Technology assistance – computers, smartphones, tablets



CDPHP Health Hub



- Members get easy access to personalized programs designed to help achieve unique health and wellness goals
 - Can engage with resources that best fit their interests
 - Customized tips to help members eat healthy, stay active, reduce stress, and more
 - Digital coaching tool designed to help them make simple changes to routines
- Members can earn \$125 (PPO plans) or \$175 (HMO plans) in CDPHP Life Points Rewards, redeemable for gift cards, for completing healthy activities through the CDPHP Health Hub

Diabetes Benefits



- Partnership with Ascensia (Contour Next) to offer easy-to-use test strips and blood glucose meters
- Members receive one blood glucose monitor each year at no cost
- \$0 copay for 90-day supply of Contour Next blood glucose test strips when purchased at a network pharmacy
- All formulary insulin capped at \$35, applies to Part B and Part D



CDPHP Hospital to Home



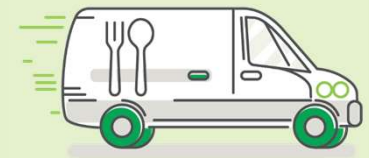
- Established an in-house **Patient Care Team** and **Customer Connect** site at Ellis Hospital, St. Peter's Hospital, Samaritan Hospital, Albany Medical Center, and Saratoga Hospital.
- CDPHP clinical team and health care advocates work with hospital staff to coordinate members' care and provide personalized support.
- CDPHP medical directors are on-site to review members' care plans.
- Being admitted to a hospital often leaves people scared, confused, and full of questions. This collaboration ensures that patients get the best care and will lead to improved health care outcomes.



Additional Value-Added Benefits



- Doctor On Demand – live video doctor visits available 24/7
- Fitness and wellness options – No-cost SilverSneakers membership, plus free access to additional gyms including **CDPHP[®] Fitness Connect at the Ciccotti Center**
- Nutritional support and weight management – including reimbursement up to \$100 for participating in a qualified weight loss program like WW or Noom
- Landmark Healthcare – in-home care from licensed clinicians for members with multiple chronic conditions residing in specific counties
- Members receive 14 meals at no cost after an inpatient stay at a hospital, skilled nursing, or rehab facility
 - Additional chronic care program available for members identified through care management





2025 Pharmacy Updates

Joe Durse

Part D Changes



- Coverage Gap:
 - Eliminated in 2025
- Initial Coverage:
 - Copayments or coinsurance are applied for the first \$2,000 in total prescription costs.
- Catastrophic Coverage:
 - Once total drug costs have reached the \$2,000 out-of-pocket max for Part D drugs, members pay nothing for covered Part D drugs

Prescription Benefit Updates



	CDPHP Complete Rx (PPO)	CDPHP Vital Rx (PPO)	CDPHP Choice Rx (HMO)	CDPHP Value Rx (HMO)	CDPHP \$0 Medicare Rx (HMO)
Tier 1 - Preferred Generic	\$0	\$0	\$0	\$0	\$0
Tier 2 - Generic	\$0	\$0	\$0	\$0	\$0
Tier 3 - Preferred Brand	\$44	\$47	\$40	\$42	\$47
Tier 4 - Non-Preferred Drugs	45%	40%	40%	39%	39%
Tier 5 - Specialty	33%	29%	33%	33%	30%

At preferred retail locations such as ConnectRx, Market 32/Price Chopper, Walmart, Hannaford, Walgreens, Kinney Drugs, Rite Aid, Giant Foods, Food Lion, and more.



Part D Assistance Programs



- **Elderly Pharmaceutical Insurance Coverage (EPIC)**
 - New York state program that provides secondary drug coverage and premium assistance for seniors with Medicare Part D
 - Allows members to make a one-time plan change per year (SEP)
- **Low-income subsidy (LIS) through Social Security**
 - A reduction in Part D premium and cost-sharing for prescription drug copays
 - LIS SEP removed in 2025 for MAPD plan enrollment
 - Gain, loss, or change in LIS still valid to use as SEP
- **Premium Assistance**
 - This free service provides Medicare Advantage members assistance with determining potential eligibility for Medicare savings programs and enrolling in the Medicare Part D Extra Help/Low-Income Subsidy



Medicare Prescription Payment Program (M3P)

Stephanie Kozak

Medicare Prescription Payment Program (M3P)

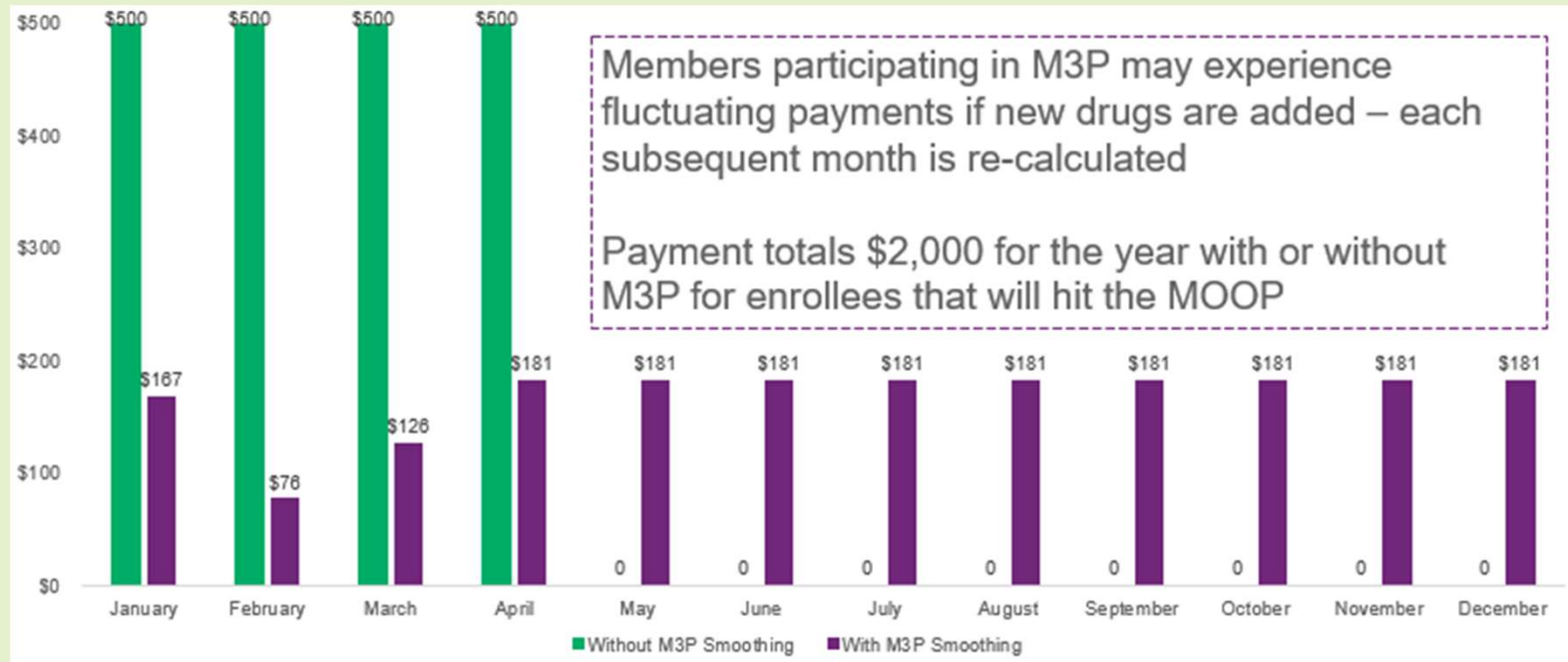


- New payment option that works with drug coverage to help manage out-of-pocket drug costs by spreading them across the calendar year
- **This program does not lower drug costs or save money**
- Members do not pay when picking up prescription drugs
 - Members will receive a monthly bill, but payments can change every month, making it difficult to predict payment amounts
- All plans must offer, but member participation is **voluntary**
- Must be fully enrolled in a Medicare Advantage plan to opt in
 - CapitalRx is handling enrollment
- **This is a post-enrollment activity**

M3P – Who Can it Help?



- Members with high drug costs earlier in the calendar year with T4-T5 drugs may benefit from this program

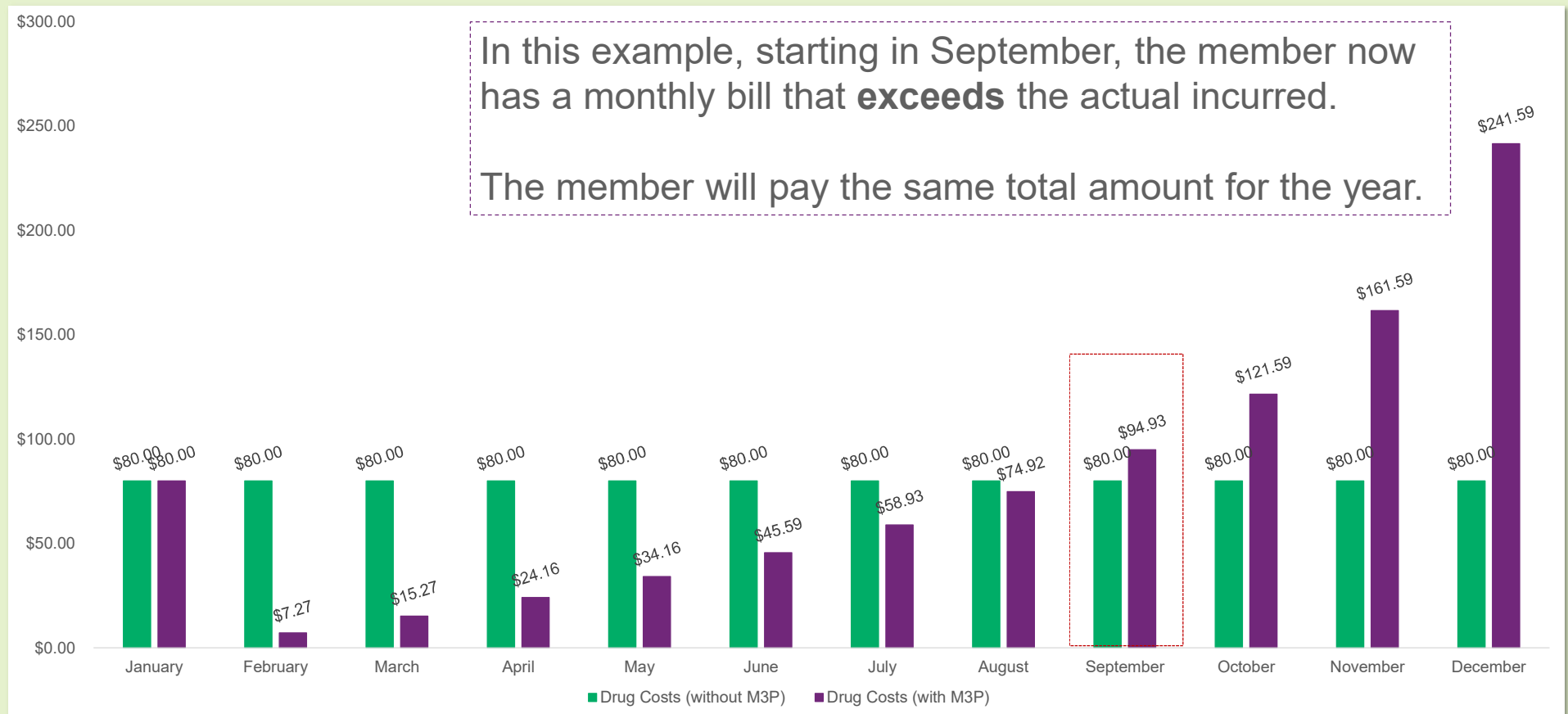


M3P – Not the Right Fit for Everyone



- M3P is likely not a good fit for a member if they have
 - Low yearly drug costs
 - Equal drug costs each month (lower than \$167 per month)
 - Enrollment after September
 - No desire to change how they pay for drugs
 - Or are eligible for Extra Help from Medicare or MSP
 - Help paying for their drugs from other organizations like a SPAP, coupon, or other health coverage

M3P – Who Doesn't it Help?





Your Partnership with CDPHP

Joe Durse


Broker Services at Your Fingertips



- You can get
 - Quick, easy service from knowledgeable CDPHP staff
 - Help with application questions, submissions, tracking, etc.
 - Medicare eligibility checks
 - Resources about benefits and coverage
- Contact the **Medicare Broker Hotline** at 518-641-5285 or email Medicare_inside_sales@cdphp.com
 - Quickest response time

Broker Resources



- Contracting and commission inquiries
 - Medicare_broker_services@cdphp.com
- Medicare Broker Playbook 
 - Why choose CDPHP
 - Plan highlights
 - Plan cost comparison worksheet
 - Resource links and contact information

We Make Enrollments Easy



- Electronic enrollment options offered through Destination Rx
- Send a quote via email. Your prospect can review the plan details and click on a personalized enrollment link, ensuring you get credit for the sale.
 - Click to sign. After speaking with a prospect, you can pre-fill an application and send them a text message or an email to e-sign
- Paper applications can be emailed to Medicare_inside_sales@cdphp.com or faxed to (518) 641-5006
- Applications should be received by CDPHP within 24 hours of your receipt



4th Quarter SEP Process



- Good news – CDPHP is no longer making phone calls for earlier effective dates!
 - All agents should clearly document in Salesforce or in their records the enrollee does not want an earlier effective date
 - Applies to both paper and electronic application submissions

Compliance Reminders



- As a CDPHP representative, you are responsible to report any potential Medicare-related fraud
- CDPHP will not tolerate any form of retaliation against an individual for reporting an issue in good faith

CDPHP Reporting Paths

- Contact CDPHP Medicare compliance officer and director at (518) 641-5275 or email Dennis.Schoonmaker@cdphp.com
- Anonymous reporting via the CDPHP fraud/compliance hotline at 1-800-280-6885

Other Reminders and Updates



- Literature Requests
 - www.cdphp.com/brokerrequest
- Commissions
 - Members with no break in CDPHP coverage will be paid as cycle year two monthly renewal
- HRA incentive payments stop with October 1, 2024 plan effective date
- Recommend logging into DRx, MCM/Salesforce, and Evolve before October 1



Questions?
