

# Clover Health

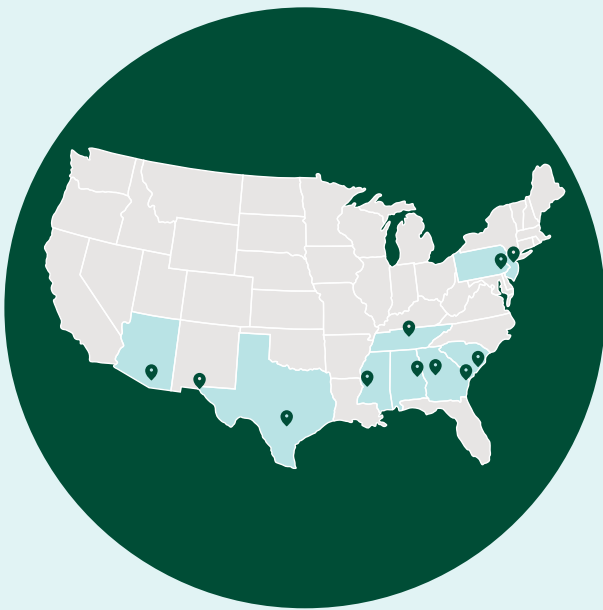
## Agent Preview

2022 Medicare  
Advantage Plans

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Texas





9 States



66,000+ Medicare Advantage Lives

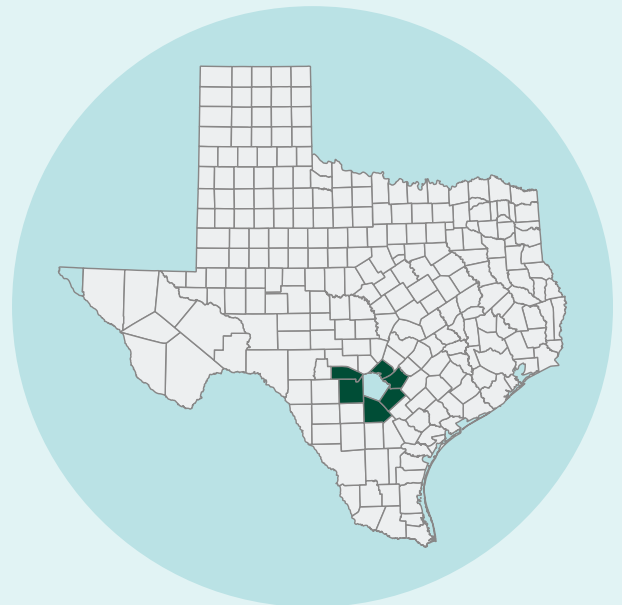
750 Primary Care Providers



3,159 Specialists



8 Counties  
(New counties in green)



## 8 Counties in Texas

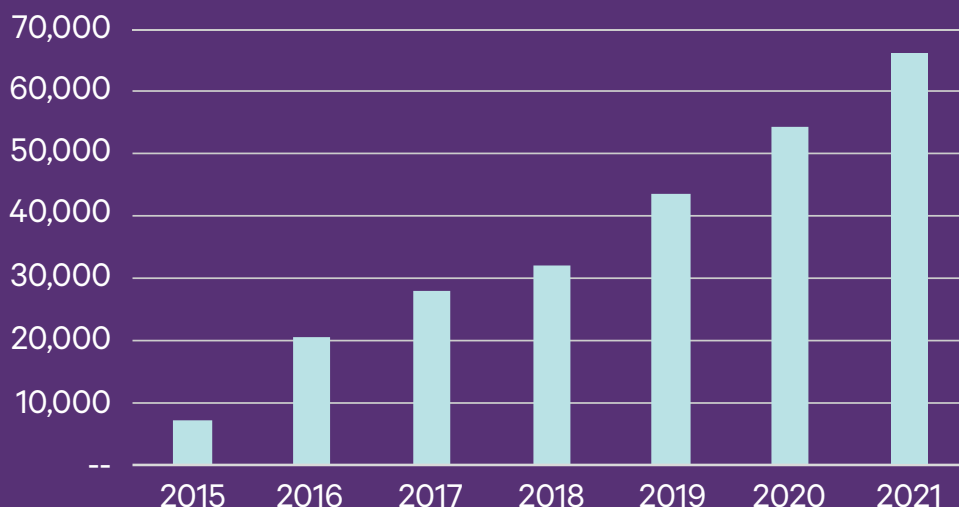
H8010-005: Bexar

H5141-025: **Atascosa**, **Bandera**, Bexar, **Comal**, **Guadalupe**, **Medina**, **Wilson**

H8010-008, H5141-035: El Paso

**Bold = new counties**

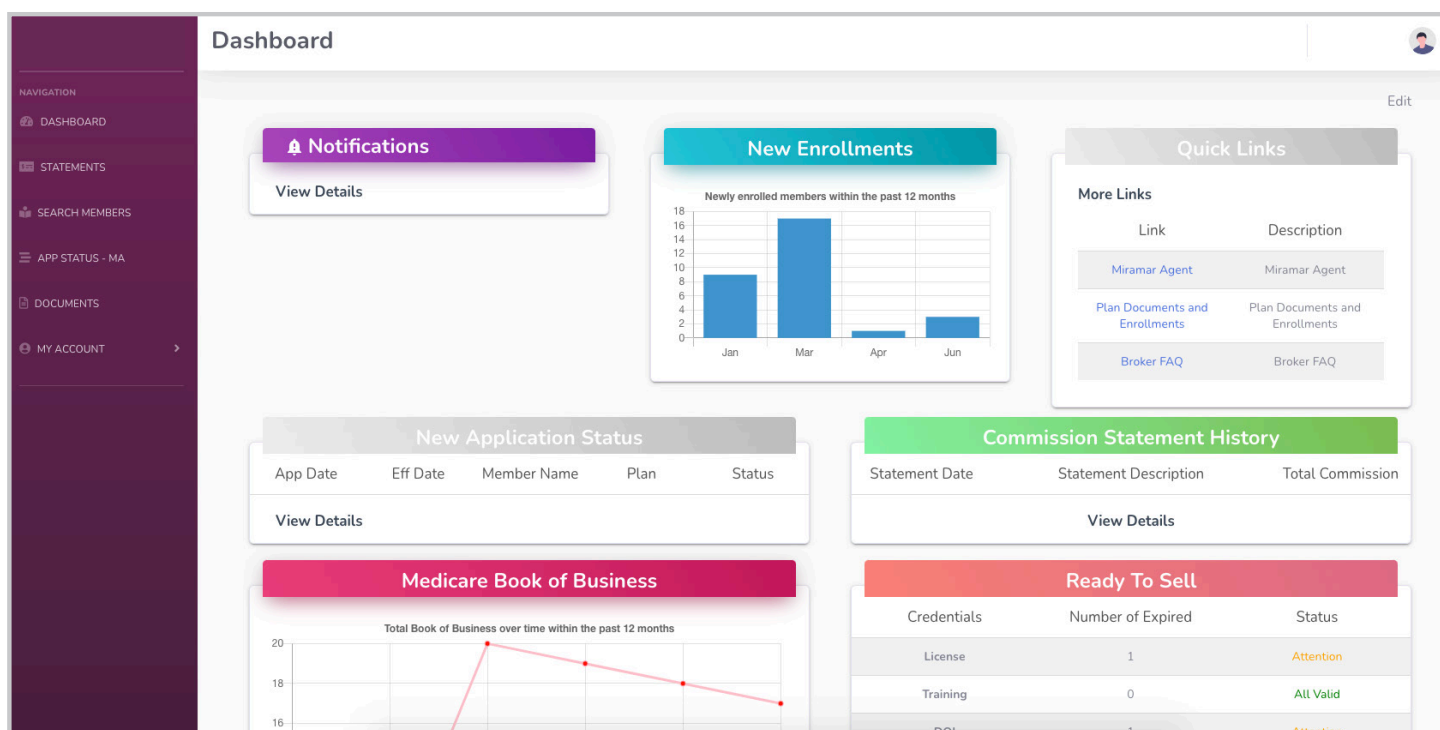
# Consistent YOY Growth



## 2022 Broker Support—New Broker Portal

Our performance management software allows you to:

- Track your book of business—new and existing
- Track application status from submission to accretion
- Request Clover member ID cards
- Get disenrollment reports
- And more!



# What's New for 2022

**The Clover Health Medicare Advantage plans provide extra benefits you don't get with original Medicare, including:**

## OTC/Grocery Benefit

- Most Clover plans will have a combined quarterly OTC/grocery allowance.
- Members must qualify for grocery portion.
  - To qualify, members must have certain health condition(s) such as diabetes, chronic arthritis, or hypertension and be validated by Clover Health. (A complete list of qualifying conditions is available through Clover Health.)
- Members who qualify can choose to spend their quarterly allowance on grocery products only, OTC items only, or a combination of both.
- Members will receive one card.
- Members who do not qualify for the grocery benefit may use their full allowance on OTC only.
- Items that do not qualify are non-food and pet items, alcohol, baby formula, candy, chips, coffee shop items, desserts, fresh baked goods, soda, and tobacco.
- Allowances are on a quarterly basis and do not roll over.



## Insulin Savings Program

- Clover will be participating in the Part D Senior Savings Model.
- CMS maximum copay of \$35 for one-month supply
  - Clover Preferred Insulin copay: \$25/month
  - Clover Non-preferred Insulin copay: \$35/month
- Instant savings for insulin during the Deductible stage, Initial Coverage stage, and Coverage Gap
- Covered prescriptions are not subject to a deductible or any coverage gap cost increases throughout the plan year.
- Clover Value plans serving the LIS beneficiary will not be participating.

## Dental/Vision

- DentaQuest network expansion
- Three ways to use DentaQuest:
  1. In-network with DentaQuest
  2. Out-of-network dentist willing to bill DentaQuest
  3. Submit a claim for reimbursement (reach out to local Sales Manager for details)
- Clients should ask dentists or eye doctors “Do you accept DentaQuest or EyeQuest?”
  - Agents should not ask “Do you accept Clover Health?” as our provider for dental is DentaQuest.
- Please refer to each plan for specific coverage.



# What's Staying the Same in 2022

**Clover is keeping the Choice PPO benefits that matter most to members!**



\$0 plan premium

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\$0 copay – unlimited primary care visits

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\$0 copay – many generic drugs

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\$0 copay – preventive services

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\$0 Part D deductible

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\$0 copay – SilverSneakers®

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\$0 copay – ride to medical appointments (Plan 035)

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\$1,000 yearly dental allowance

# Clover Health

## 2022 Benefits Preview

Confidential and proprietary information for agent use only. Distribution to any party is prohibited and grounds for contract termination. Plan and benefit information in this document is pending government approval and is subject to change. Final 2022 plan information may be discussed with beneficiaries on or after October 1st, 2021.

		Plan 005 Classic HMO	Plan 025 Choice PPO
PLAN	Monthly premium, includes Part D	\$0	\$0
	Plan deductible	\$0	\$0
	Max yearly out-of-pocket	\$3,400 INN	\$7,550 INN/OON
DOCTOR VISITS	Primary care visits (unlimited)	\$0 INN	\$0 INN/\$5 OON
	Specialist visits (unlimited)	\$15 INN	\$25 INN/\$35 OON
	Physical/speech therapy	\$15 INN/OON	\$25 INN/35% OON
INPATIENT/ OUTPATIENT HOSPITAL	Inpatient hospital stay	\$125/day, days 1–5 INN	\$200/day, days 1–5 INN; \$320/day, days 1–5 OON
	Outpatient surgery: hospital	\$150 INN	\$150 INN/\$250 OON
	Outpatient lab services	\$0 INN	\$10 INN/\$20 OON
RX	Part D deductible	\$0	\$0
	Prescription costs (30-day supply, preferred pharmacy)	Tier 1: \$0, Tier 2: \$10, Tier 3: \$37, Tier 4: \$90, Tier 5: 33%	Tier 1: \$0, Tier 2: \$10, Tier 3: \$37, Tier 4: \$90, Tier 5: 33%
	Prescription costs (90-day supply, mail order)	Tiers 1–2: \$0, Tier 3: \$110, Tier 4: \$270, Tier 5: 33%	Tiers 1–2: \$0, Tier 3: \$110, Tier 4: \$270, Tier 5: 33%
EXTRA BENEFITS YOU DON'T GET WITH ORIGINAL MEDICARE	Comprehensive dental allowance	\$1,500 per year	\$1,000 per year
	Eyeglasses or contacts allowance	\$100 per year INN	\$100 per year
	TruHearing hearing aids* (one per ear per year)	\$699–\$999 INN	\$699–\$999 INN \$999 OON
	Grocery/OTC items	\$75 every quarter	\$75 every quarter
	Diabetes monitoring supplies	\$0 INN/35% OON	\$0 INN/35% OON
	Senior Savings Model – insulin	\$25 copay preferred, \$35 copay non-preferred	\$25 copay preferred, \$35 copay non-preferred
	Health-related transportation	10 one-way rides/year to approved locations	N/C
	Fitness membership	SilverSneakers**	SilverSneakers**

INN = In-network; OON = Out-of-network

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		Plan 008 Classic HMO	Plan 035 Choice PPO
PLAN	Monthly premium, includes Part D	\$0	\$0
	Plan deductible	\$0	\$0
	Max yearly out-of-pocket	\$2,900 INN	\$3,400 INN/OON
DOCTOR VISITS	Primary care visits (unlimited)	\$0 INN	\$0 INN/\$5 OON
	Specialist visits (unlimited)	\$20 INN	\$20 INN/\$30 OON
	Physical/speech therapy	\$15 INN/OON	\$25 INN/35% OON
INPATIENT/ OUTPATIENT HOSPITAL	Inpatient hospital stay	\$200/day, days 1–5 INN	\$250/day, days 1–5 INN; \$320/day, days 1–5 OON
	Outpatient surgery: hospital	\$150 INN	\$200 INN/\$250 OON
	Outpatient lab services	\$0 INN	\$10 INN/\$20 OON
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\* TruHearing is a registered trademark.

\*\* SilverSneakers is a registered trademark of Tivity Health, Inc.

This information is for internal and training purposes/use only and is not to be shared or distributed. Also, the benefits and service area expansion information are subject to change as benefits and applications are currently being reviewed by CMS.

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