

BLUE CROSS AND BLUE SHIELD OF MINNESOTA® PRESENTS:
BLUE CROSS MEDICARE 2024 PRODUCT PORTFOLIO

August 2023

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- Intended for Blue Cross appointed agent use only---please do not distribute
- Information presented is confidential
- Product information and premiums require CMS review and are expected to finalize in late August
- Plans may not market prior to **October 1**, per CMS guidelines



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2024 TIMELINES

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WHAT'S NEXT FOR YOU?



August

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Horizontal lines for notes

THE BLUE CROSS MEDICARE 2024 PRODUCT PORTFOLIO



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Horizontal lines for notes

SUMMARY OF KEY CHANGES FOR 2024



New for 2024

- New supplemental benefit—Peer Support Specialist. This benefit is applicable to any outpatient facility and provider who offers peer services for substance use disorder or mental illness
- OTC flex card for Freedom Blue members

Premiums and Benefits

- Lower Maximum Out of Pocket (MOOP) on Core (Metro and West)
- Choice plans remove Rx Deductible from all tiers
- Richer benefits on Freedom Blue
- Premium increases on Choice and Complete plans
- Some cost-sharing increases to medical services
- Part B and Part D formulary insulin is capped at \$35. Insulin is no longer \$0 on the Complete plans

Service Area Changes

Freedom Blue becomes a single service area, i.e., it is no longer divided into Metro, West, and South

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Horizontal lines for notes

2024 MAPD FORMULARIES AND RX NETWORKS



	CORE	COMFORT	CHOICE	COMPLETE
Formulary	Value	Value	Classic	Classic
Formulary drug cost	2,989	2,989	3,303	3,303
Deductible	T1 & T2: No deductible T3-T5: \$350	T1 & T2: No deductible T3-T5: \$300 max; \$300 need to reach	No Deductible	No Deductible
In-network cost-sharing (T1-T2, T3-T4, T5)	\$0/\$132/144/20%/20%	\$0/\$115/47/42%/20%	\$0/\$105/47/42%/20%	\$0/\$95/47/42%/20%
Part D formulary main	\$35 In-Plan	\$35 In-Plan	\$35 In-Plan	\$35 In-Plan
Mail order	T1 & T2: 2x copay T3-T5: coinsurance	T1-T3: 2x copay T4 & T5: coinsurance	T1-T3: 2x copay T4 & T5: coinsurance	T1-T3: 2x copay T4 & T5: coinsurance
Coverage Gap Stage (\$0, \$30-\$8,000)	No Additional Gap Coverage (i.e., 25% coinsurance on all tiers until catastrophic stage)	No Additional Gap Coverage (i.e., 25% coinsurance on all tiers until catastrophic stage)	No Additional Gap Coverage (i.e., 25% coinsurance on all tiers until catastrophic stage)	No Additional Gap Coverage (i.e., 25% coinsurance on all tiers until catastrophic stage)
Catastrophic Coverage Stage (\$8,000+)	\$0 cost share	\$0 cost share	\$0 cost share	\$0 cost share

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2024 NETWORK (PHARMACY & MEDICAL)



- Medical Network (Medicare Advantage and Cost plans)
 - o There are no year over year changes to Medicare networks and care systems
 - o 99% of Minnesota hospitals are in-network MAPD
 - o 100% of Minnesota hospitals are in-network for Cost
 - o 96% of medical providers are in-network
- Pharmacy Network (Medicare Advantage and Cost plans)
 - o Preferred pricing for specialty meds when using Accordo Specialty Pharmacy (i.e., the percentage of coinsurance stays the same, but the total cost of the med and member cost share is lower)
 - o No changes to retail pharmacy network - members to receive lowest cost shares at any participating pharmacy
 - o Approximately 63,000 in network pharmacies
 - o Pharmacies include CVS, Walgreens, Hy-Vee, Thrifty White, Walmart Drug Stores, P&Pack, Costco , SuperValu, Cub, and many independently owned pharmacies



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2024 MEDICARE SUPPLEMENT PLANS



Blue Cross continues to offer a broad range of Medicare Supplement plans



Medicare Supplement Plan with High Deductible Coverage (BHDF)	Medicare Supplement Plan with Copayments (Plan N)	Basic with Riders	Senior Gold with Riders
Pre: \$79.35 Post: \$59.35	Pre: \$178.05 Post: \$178.05	Pre: \$287.85 Post: \$267.85	Pre: \$314.10 Post: \$294.10

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Premiums are subject to DOC approval; benefits not final.

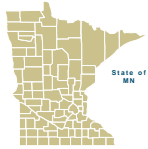
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2024 MEDICAREBLUE RX PDP PLANS



PDP plans offered in all 87 counties

- **Select** plan is a great option for members who take few or no drugs
- **Standard** plan is a great option for members who take daily medications
- **Premier** plan is a great option for members who need access to robust formulary and/or gap coverage



MedicareBlue Rx Select	MedicareBlue Rx Standard	MedicareBlue Rx Premier
\$20.20	\$76.40	\$123.50

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2024 MEDICAREBLUE RX PLANS



	Select	Standard	Premier
Premium	~\$20.20	~\$76.40	~\$123.50
Deductible	\$545 T3-T5	\$545 T3-T5	\$0
Preferred cost-sharing	\$2/\$6/\$42/46%/25%	\$7/\$13/\$43/45%/25%	\$0/\$0/20%/40%/33%
Standard cost-sharing	\$12/\$15/\$47/50%/25%	\$15/\$20/\$47/50%/25%	\$15/\$20/25%/45%/33%
Gap coverage			
• Generic	25%	25%	Tiers 1 & 2
• Brand	25%	25%	25%
Mail order	2x copay for Tiers 1&2; 3x copay for T3	3 x copay for Tiers 1, 2, and 3	2x copay for 90-day supply
Insulin	Up to \$35 for a 1-month supply	Up to \$35 for a 1-month supply	Up to \$35 for a 1-month supply
Formulary drug count	~3,100	~2,900	~3,500
Preferred network	Walgreens, Hy-Vee, Walmart	CVS, Hy-Vee, Walmart, Leader, Health Mart Atlas + more	CVS, Hy-Vee, Walmart, Leader, Health Mart Atlas + more

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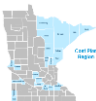
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2024 MEDICARE COST PLANS



Cost plans offered in all 21 counties for 2024

- Three levels of coverage: Core, Choice, and Complete
- Medical plans offered with and without drug coverage
- Medical plans without drug coverage can be paired with PDP



Medical-only			Medical + Drug coverage		
Platinum Blue Core (without Rx)	Platinum Blue Choice (without Rx)	Platinum Blue Complete (without Rx)	Platinum Blue Core with Rx	Platinum Blue Choice with Rx	Platinum Blue Complete with Rx
-\$34	-\$119	-\$199	-\$58.50	-\$166	-\$205.90

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Premiums are subject to MN DOC approval; benefits not final.

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2024 EXTRA BENEFITS

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PEER SUPPORT SERVICES


- Certified Peer Specialists are individuals who have had prior personal experience receiving mental health or substance use care and have received training to help coach members in navigating the behavioral health system and connecting them to the right level of care
- Peer Specialists can assist members with:
 - Social connection that supports recovery
 - Connection to basic resources, appointments, and care
 - Assist with developing recovery goals
- There are two available options under the peer specialist benefit that will support members' behavioral health needs, with a qualifying mental health (MH) or Substance Use Disorder (SUD) diagnosis:
 1. **Certified Peer Specialists:** have had a mental health diagnosis and are available to assist members with their recovery journey
 2. **Peer Recovery Specialists:** have had a substance use diagnosis and are available to assist members with their recovery journey
- This benefit is applicable to any outpatient facility and provider who offers peer services for substance use disorder or mental illness

Qualifying mental health or SUD diagnosis that fall under these disorders:

- Alcohol-Related Disorders
- Anxiety Disorders
- Bipolar and Related Disorders
- Borderline Personality Disorders
- Depressive Disorders
- Dissociative Disorders
- Eating Disorders
- Obsessive-Compulsive and Related Disorders
- Opioid Related Disorders
- Seclusive Disorders
- Stimulant Related Disorders
- Schizophrenia Spectrum & Other Psychotic Disorders
- Trauma and Stressor Related Disorders



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2024 POST-DISCHARGE MEALS - MOM'S MEALS

- Benefit change to two (2) medically-tailored meals per day for 14 days (**total of 28 meals**) following an authorized inpatient or skilled nursing facility discharge
- **NEW!** Additional meal types being offered:
 - Halal meals offered through Mom's Meals® partnership with Rajbhog Foods®
 - Kosher meals offered through Mom's Meals partnership with Amy's Kitchen®

Mom's Meals® is a Puritools company, provides home-delivered meals. Rajbhog Foods® provides home-delivered meals. Amy's Kitchen® provides home-delivered meals.

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SILVERSNEAKERS® MEMBERSHIP GETS EVEN BETTER

With SilverSneakers®, members have access to 16,000 gyms nationwide, 600+ gyms in Minnesota, virtual classes and on-demand workout videos

New! Membership now includes access to **burnalong**
A virtual community with thousands of classes for all interests and abilities, at no extra cost to members.



Premium Life Time Fitness locations included in membership*



*Premium locations: Chanhassen, Eden Prairie (Flagship), Minneapolis, Oakdale Village Tennis, St. Louis Park, Target Center (Minneapolis), White Bear Lake and Winter Park (Eden Prairie).
BlueCross® is a registered trademark of The Health Plan, an independent company that provides health and fitness programs.
Confidential and proprietary. Burnalong is a digital health solution that provides virtual classes, programming, and educational experience for blue membership, and build culture to maximize human potential.

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2024 MAPD DENTAL BENEFIT

Benefit Maximum	MEDICARE ADVANTAGE CORE	MEDICARE ADVANTAGE COMFORT, CHOICE, COMPLETE	MEDICARE ADVANTAGE FREEDOM BLUE	Blue Cross Differentiator:
	\$2,000 (or covered Preventive & Periodontal Services)	\$2,000 (\$1,500 Worst Comfort & Choice)	\$2,500	
Preventive	\$0 copay (2) oral exams (2) routine cleaning (2) fluoride (1) x-ray	\$0 copay (2) oral exams (2) routine cleaning (2) fluoride (1) x-ray	\$0 copay (2) oral exams (2) routine cleaning (2) fluoride (1) x-ray	
Periodontal Cleaning	\$0 copay (limit 2)	\$0 copay (limit 2)	\$0 copay (limit 2)	
Extraction	-	50% coinsurance	20% coinsurance	
Endodontics	-	50% coinsurance	20% coinsurance	
Other Periodontal	-	50% coinsurance	20% coinsurance	
Crown	-	50% coinsurance	20% coinsurance	
Prosthetics	-	50% coinsurance	20% coinsurance	
Oral Surgical Procedures	-	50% coinsurance	20% coinsurance	
Out-of-Network	Yes - Same as INN	Yes - Same as INN	Yes - Same as INN	

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CONVENIENCE AND COST SAVINGS – OTC BENEFIT

CONVENIENCE AND COST SAVINGS – OTC BENEFIT
Cost and Medicare Advantage plans except Freedom Blue

- \$50 (\$25 for Cost Core) per quarter for 900+ OTC health-related items including cough & cold, pain relievers, oral hygiene, first-aid, and pain relievers
- Shop at CVS Pharmacy® stores (excluding Target, Schnucks and select other CVS Pharmacy locations) or order online at www.cvs.com/benefits or by phone at 1-866-628-2770 for free home delivery



CVS Pharmacy, Inc. offers OTC Health Solutions, an independent company providing OTC supplemental benefit administrative services.
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MEDICARE ENROLLMENT MATERIALS

BlueCross BlueShield Minnesota

Marketing Plan Summary

1 OPTION



Includes:
New brochure
in-CO survey reports
Plan comparisons
Plan notes
Network
Support resources

Enrollment App

2 OPTION


Includes:
Paper Application
Star Rating
Important Plan Info
Summary of Benefits
BRE (envelope)

Summary of Benefits

3 OPTION

Includes:
Summary of Benefits

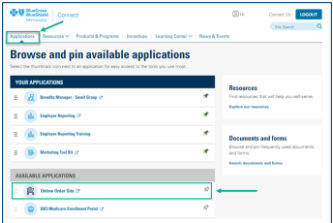


Images: PPO & First layout TBD

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UPCOMING CHANGE TO ACCESS ONLINE ORDER SITE

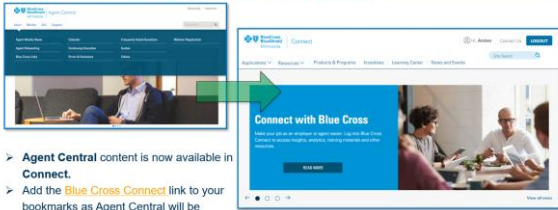
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AGENT CENTRAL MIGRATION TO CONNECT



- Agent Central content is now available in Connect.
- Add the [Blue Cross Connect](#) link to your bookmarks as Agent Central will be sunseting.

View this content in the original language.

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MEDICARE ENROLLMENT PORTAL



We continue to update and improve the Medicare Enrollment Portal with new features and capabilities to provide you and your clients the best experience

Key features include:

- ✓ Electronic Scope of Appointment
- ✓ Provider, Drug and Pharmacy Search Tools
- ✓ Prepare, Review, Send Quotes via Email or Text
- ✓ Paper to Online Enrollment application submission
- ✓ Prepare and Send Enrollment applications via Email or Text
- ✓ Electronic Guarantee Issue and Health History Medicare Supplement applications
- ✓ Upload documents to Medicare Supplement applications
- ✓ Personalized, unique shopping links (PURLs) that you can send to prospects and clients

New features coming this AEP:

- ✓ Enrollment application Click-to-sign
 - ✓ No longer requiring digital "wet signature" for PY2024
 - ✓ Onscreen instructions guiding you through completing and submitting the application
- ✓ Enrollment Status Reporting on MFP
 - ✓ The enrollment status for an application will display in the Beneficiary's Enrollment History.
 - ✓ You'll be able to track an application from "Application Submitted" to "Enrollment Complete"

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THE VALUE OF BLUE

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