

FL Blue Medicare 2020: Competitor Benefit Analysis

Florida Blue has several universal win themes, as well as win themes against specific competitors and by product (1/2)

Universal themes

- **\$0 premium products:** Florida Blue offers several **products that have no monthly or yearly fixed premium**; members only pay when they receive treatment, providing **significant savings** for those with low utilization of their plans
- **Best set of provider choices:** Florida Blue offers **one of the largest Medicare networks in the state**, giving members a high degree of flexibility and choice in their treatment in contrast to other plans
- **Additional benefits:** Florida Blue's Medicare Advantage plans offer **vision, dental, and hearing**, in addition to the **SilverSneakers fitness program, routine transport to clinic locations, and an over-the-counter items allowance**
- **Dedication to community:** Florida Blue has **deep involvement and commitment to communities across the state**; examples include **neighborhood retail centers** and the work of the **Florida Blue Foundation**, which supported 800 nonprofit organizations improving community health across the state with more than \$21.5M in charitable donations in 2017
- **Distinctive quality rating:** Our **Classic and Classic Plus/Premier HMO plans received 5 Stars for 2020** – the highest possible quality rating from the Centers for Medicare and Medicaid Services

Competitor specific themes (1/2)

- **Humana:** Humana has a **less expansive network** and has **removed some popular PCPs and specialists from its coverage in 2020**; Florida Blue plans include an **allowance to purchase glasses frames and lens**, which is not offered by Humana; Florida Blue's PPO offers a much wider array of supplemental benefits than Humana's comparable plan, including a hearing aid allowance and an over the counter item allowance
- **United:** Florida Blue plans include an **allowance to purchase glasses frames and lens**, which is not offered by United; Florida Blue's HMO offers a much wider array of supplemental benefits than United's comparable plan, including transportation to clinic locations and more comprehensive dental coverage
- **Aetna:** Florida Blue plans include a **variety of supplemental benefits not covered by Aetna's comparable plans**, including a glasses allowance (HMO) and a hearing aid allowance (PPO)
- **Anthem:** Florida Blue offers **more choice in plan type than the Anthem family of brands**; while Simply, HealthSun, and Optimum only offer HMO plans that limit members to receiving in-network treatment, Florida Blue also offers PPO plans, which allow members to see out of network providers and receive specialist treatment without pre-authorization; additionally the **Anthem family of brands does not offer plans with comprehensive out-of-state coverage, which is provided by Florida Blue's participation in BlueCard**
- **CarePlus:** Florida Blue offers **more choice in plan type**; while **CarePlus only offers HMO plans that limit members to receiving in-network treatment**, Florida Blue also offers PPO plans, which allow members to see out of network providers and receive specialist treatment without pre-authorization

Florida Blue has several universal win themes, as well as win themes against specific competitors and by product (2/2)

Competitor specific themes (2/2)

- **BrightHealth:** Florida Blue's HMO plan offers a much **wider array of supplemental benefits than BrightHealth's comparable plan**, including more comprehensive dental, a glasses frame and lens allowance, and an over the counter items allowance; Florida Blue's PPO plan offers lower cost for many services than BrightHealth's comparable plan, including higher co-insurance for out-of-network providers and an in-network maximum that is more than \$1,000 lower; while **BrightHealth is operating in the state for the first time in 2020**, Florida Blue has served Florida for more than 75 years, and is deeply involved in community across the state, from retail centers that provide in-person consultations and wellness programs to the work of the Florida Blue Foundation to improve community health across the state
- **Devoted Health:** Devoted Health has **only been in the Florida market since 2019** and as of September 2019 had an **enrollment of less than 4,000 members**; in contrast, Florida Blue has served Florida for more than 75 years, and is deeply involved in community across the state, from retail centers that provide in-person consultations and wellness programs to the work of the Florida Blue Foundation to improve community health across the state; additionally, Devoted Health is untested in the Florida market- it's **plan has not operated long enough for CMS to award it a Stars quality rating, while Florida Blue's comparable HMO plan has been awarded 5 stars**, the highest possible mark, in both 2019 and 2020
- **Ascension:** Florida Blue's HMO plan is **substantially less expensive than Ascension's comparable plan**; CMS estimates its overall annual cost to be ~\$700 less, specialists are \$5 more per visit, and it member must pay a \$150 drug deductible; additionally Ascension is **offering Medicare Advantage plans in Florida for the first time in 2020**, and does not have the same experience or connection to the Florida community and providers that Florida Blue has had over its 75 years serving the state
- **WellCare:** Florida Blue's HMO plan has the **highest possible quality rating, 5**, while **WellCare's comparable HMO plan only has 4 stars**; additionally, CMS estimates its **annual cost to be significantly lower (~\$500)**; Florida Blue's **PPO plan does not require a drug deductible**, while WellCare's **comparable PPO plan requires an out-of-pocket payment of \$100 before drug coverage begins**

Product specific themes

- **HMO:** Florida Blue's Classic Plus/Premier HMO is **one of the most cost effective plans on the market**, with CMS estimating its annual cost to be ~\$200 less than Humana, ~\$400 less than Aetna, ~\$600 less than United, and ~\$700 less than BrightHealth; it also **offers a more extensive suite of supplemental benefits than most comparable plans**, including comprehensive dental, a glasses allowance, a hearing aid allowance, fitness membership, routine transport to clinic locations, and an over the counter items allowance
- **PPO:** Florida Blue's Value PPO offers the **lowest in-network out-of-pocket maximums among comparable competitor plans**, ~\$400 less than Aetna, \$1,200 less than BrightHealth, and \$2,200 less than Humana; it also **offers a more extensive suite of supplemental benefits than many comparable plans**, including a glasses allowance, a hearing aid allowance, and an over the counter items allowance

- **Talking points up to date as of 10/15**; additional iterations to occur as feedback continues to come from the field
- **Compliance has already approved competitive analysis to be shared with agents** with the disclaimer that it cannot be circulated to prospects; **will be sent to agents as a breaking news bulletin once finalized**

Competitive analysis: HPN HMO (1/2)

	 Florida Blue	 Humana	 UnitedHealthcare	 aetna™	 Anthem	 bright HEALTH	
Financials & Network	Plan name	Classic Plus HMO ¹	Gold Plus HMO ¹	AARP MA ¹	Select HMO ¹	Simply Extra ^{1,2}	Advantage ^{1,3}
	Star rating	5.0 stars	4.5 stars	4.0 stars	4.5 stars	4.0 stars	Too new to measure
	Network size	Data not yet released					
	Estimated cost ⁴	\$2,982	\$3,102	\$3,570	\$3,294	\$2,550	\$3,642
	Premium	\$0	\$0	\$0	\$0	\$0	\$0
	OON deductible	N/A	N/A	N/A	N/A	N/A	N/A
	Rx deductible	\$0	\$0	\$0	\$0	\$0	\$0
	Maximum IN OOP	\$3,400	\$3,400	\$3,400	\$3,150	\$3,400	\$3,400
	Part B rebate	No	No	No	No	No	No
	PCP	\$0	\$0	\$0	\$0	\$0	\$0
Specialist	\$20	\$10	\$20	\$15	\$10	\$25	
Key services	Inpatient hospital	\$175 per day 1-8	\$25 per day 1-8	\$150 per day 1-9	\$150 per day 1-6	\$50 per day 1-8	\$250 per day 1-7
	SNF	\$150 per day after 25	\$60 per day after 20	\$150 per day 21-43	\$178 after day 20	\$55 after day 20	\$20 day 1-20, \$178 after
	Preventative dental	✓	✓	✓	✓	✓	✓
	Comprehensive dental	✓	✓	✗	✓	✓	✓
Supplemental Benefits	Vision	✓	✓	✓	✓	✓	✓
	Eyeglass allowance	✓	✗	✗	✗	✓	✗
	Hearing	✓	✓	✓	✓	✓	✓
	Hearing aid allowance	✓	✓	✓	✓	✓	✓
	Fitness	✓	✓	✓	✓	✓	✓
	Transportation	✓	✓	✗	✓	✓	✓
	OTC allowance	✓	✓	✓	✓	✓	✗

¹ Disclaimer: Benefits vary by county; this information reflects Palm Beach County, which is a representative market; consult 2020 benefit guide/CMS plan finder for confirmation

² Anthem offers plans under multiple brands in Florida ³ Note: because BrightHealth does not offer an HPN HMO in Palm Beach County, Orange County has been used as a representative substitute

⁴ Estimate provided by CMS; includes both medical and drug costs

Competitive analysis: HPN HMO (2/2)

Competitive advantage

	 Florida Blue	 CarePlus HEALTH PLANS, INC.	 DevotedHealth	 ASCENSION	 WellCare Health Plans	
Financials & Network	Plan name	Classic Plus HMO ¹	CareOne HMO ¹	Devoted Health HMO ¹	Select HMO ^{1,2}	Elite HMO ¹
	Star rating	5.0 stars	5.0 stars	Too new to measure	Too new to measure	4.0 stars
	Network size	Data not yet released				
	Estimated cost ³	\$2,982	\$3,078	\$3,246	\$3,690	\$3,450
	Premium	\$0	\$0	\$0	\$0	\$0
	OON deductible	N/A	N/A	N/A	N/A	N/A
	Rx deductible	\$0	\$0	\$0	\$150	\$0
	Maximum IN OOP	\$3,400	\$3,400	\$3,400	\$3,150	\$3,400
	Part B rebate	No	No	No	No	No
	PCP	\$0	\$0	\$0	\$0	\$0
Specialist	\$20	\$15	\$10	\$25	\$10	
Key services	Inpatient hospital	\$175 per day 1-8	\$50 per day 1-6	\$50 per day 1-9	\$250 per day 1-6	\$50 per day 1-8
	SNF	\$150 per day after 25	\$100 per day after 20	\$75 per day 21-65	\$170 after day 20	\$55 after day 20
	Preventative dental	✓	✓	✓	✓	✓
	Comprehensive dental	✓	✓	✓	✓	✓
Supplemental Benefits	Vision	✓	✓	✓	✓	✓
	Eyeglass allowance	✓	✓	✓	✓	✓
	Hearing	✓	✓	✓	✓	✓
	Hearing aid allowance	✓	✓	✓	✓	✓
	Fitness	✓	✓	✓	✓	✓
	Transportation	✓	✓	✓	✓	✓
	OTC allowance	✓	✓	✓	✓	✓

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² Note: because Ascension does not offer an HPN HMO in Palm Beach County, Duval County has been used as a representative substitute

³ Estimate provided by CMS; includes both medical and drug costs

- CarePlus, Devoted Health and Ascension **only offer HMO plans**
- DevotedHealth entered the Florida Market in 2019 and Ascension entered the market in 2020; as a result, neither plan has received a Stars rating
- CarePlus is a subsidiary of Humana but is branded separately and offers different benefits
- DevotedHealth has received substantial media coverage for its "Wellness Bucks" benefit, which can be used towards the purchase of an Apple Watch

Competitive analysis: Local PPO (1/2)

	 Florida Blue	 Humana	 UnitedHealthcare	 aetna	 Anthem	 bright HEALTH	
Financials & Network	Plan name	Value PPO ¹	Choice PPO ¹	AARP Choice ¹	Premier PPO ¹	No plans offered	Advantage Flex ¹
	Star rating	3.5 stars	4.0 stars	3.5 stars	4.5 stars		Too new to measure
	Network size	Data not yet released					
	Estimated cost ⁴	\$4,014	\$4,002	\$3,906	\$3,858		\$3,750
	Premium	\$0	\$0	\$0	\$0		\$0
	OON deductible	\$1000	\$0	\$0	\$770		N/A
	Rx deductible	\$0	\$150	\$150	\$300		\$0
	Maximum IN OOP	\$4,500	\$6,700	\$3,400	\$4,900		\$5,700
	Part B rebate	No	No	No	No		No
	PCP	\$0-10 50%	\$0 \$65	\$0 \$45	\$0 \$55		\$0 40%
Specialist	\$35-45 50%	\$35 \$65	\$35 \$70	\$35 \$65		\$35 40%	
Key services	Inpatient hospital	\$325 per day 1-6	\$275 per day 1-5	\$250 per day 1-8	\$250 per day 1-4		\$250 per day 1-7
	SNF	\$160 per day after 21	\$160 per day after 20	\$160 per day 21-45	\$178 per day after 21		\$178 per day after 21-100
	Preventative dental	✓	✓	✓	✓		✓
	Comprehensive dental	✓	✓	✓	✓		✗
Supplemental Benefits	Vision	✓	✓	✓	✓		✓
	Eyeglass allowance	✓	✗	✗	✗		✗
	Hearing	✓	✓	✓	✓		✓
	Hearing aid allowance	✓	✗	✓	✓		✓
	Fitness	✓	✓	✓	✓		✓
	Transportation	✗	✗	✗	✗		✓
OTC allowance	✓	✗	✓	✓		✓	

¹ Disclaimer: Benefits vary by county; this information reflects the majority of counties, consult 2020 benefit guide/CMS plan finder for confirmation

² Anthem offers plans under multiple brands in Florida

³ Estimate provided by CMS; includes both medical and drug costs

Competitive analysis: Local PPO (2/2)

	Florida Blue 	CarePlus HEALTH PLANS, INC. 	DevotedHealth 	ASCENSION 	WellCare Health Plans 	
Financials & Network	Plan name	Value PPO ¹	No plans offered	No plans offered	No plans offered	Premier PPO ¹
	Star rating	3.5 stars				Not enough data
	Network size			Data not yet released		
	Estimated cost ³	\$4,014				\$3,990
	Premium	\$0				\$0
	OON deductible	\$1000				\$0
	Rx deductible	\$0				\$100
	Maximum IN OOP	\$4,500				\$3,400 \$5,100
	Part B rebate	No				No
	PCP	\$0-10 50%				\$0 \$0
Specialist	\$35-45 50%				\$30 \$0-300	
Key services	Inpatient hospital	\$325 per day 1-6				\$275 per day 1-6
	SNF	\$160 per day after 21				\$172 after day 20
	Preventative dental	✓				✓
	Comprehensive dental	✓				✓
Supplemental Benefits	Vision	✓				✓
	Eyeglass allowance	✓				✓
	Hearing	✓				✓
	Hearing aid allowance	✓				✓
	Fitness	✓				✓
	Transportation	✗				✗
OTC allowance	✓				✓	

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² Note: because Ascension does not offer an HPN HMO in Palm Beach County, Duval County has been used as a representative substitute

³ Estimate provided by CMS; includes both medical and drug costs