

OHIO

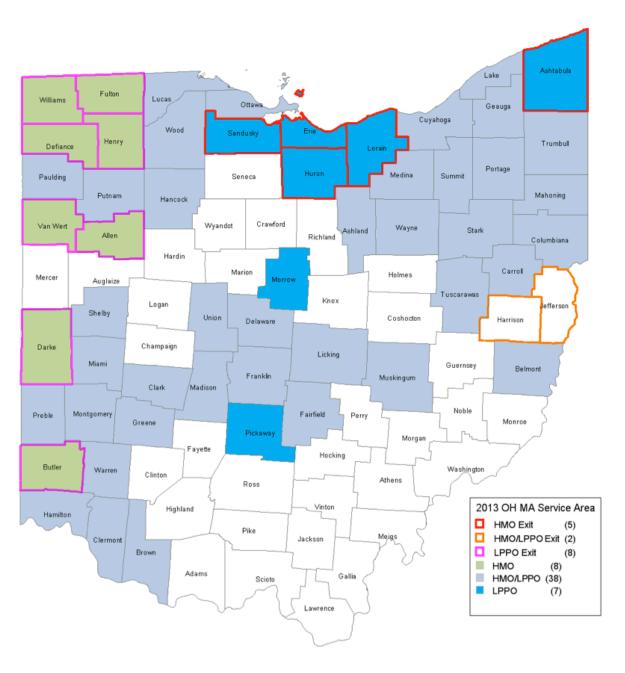
This document contains proprietary information of Anthem Blue Cross and Blue Shield. It is intended for use only by Anthem's contracted brokers and agents. It is not for distribution to the general public; nor for solicitation purposes. Any redistribution or other use is strictly forbidden.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Background - OHIO

- Anthem serves approximately 190,000 Medicare Advantage (MA) members in 88 Ohio counties.*
- On or before Oct. 1, 2012, approximately 12,000 of these members will receive notice that their plans are not being renewed effective Jan. 1, 2013.*
- Impacted counties include the following: Allen, Ashtabula, Butler, Darke, Defiance, Erie, Franklin, Fulton, Hamilton, Harrison, Henry, Huron, Jefferson, Licking, Lorain, Lucas, Mahoning, Medina, Ottawa, Paulding, Portage, Putnam, Sandusky, Shelby, Tuscarawas, Union, Van Wert, Warren, Wayne and Williams.
- Anthem is introducing a new plan in five counties where it is non-renewing or reducing service area. They are as follows: Erie, Huron, Lorain, Ottawa and Union.
- All areas will continue to have access to a new or existing Anthem MA plan, including the Ohio RPPO from border to border.
- It's important to note that members may have a different network of providers and/or different benefit structure when switching from previous plans.
- Additionally, 14,500 HMO members in the Anthem Senior Advantage Value plan will be consolidated into the Anthem Senior Advantage Basic plan. These members do NOT have to make a new purchase decision as they will be automatically enrolled into the Anthem Senior Advantage Basic plan.

*(Note: Membership data is from August 2012 CMS Data).



Contract	Plan	Legal Entity	2013 Narrative
H3655	ОН-НМО	COMMUNITY INSURANCE COMPANY	 Anthem will maintain an HMO product that offers members choice and flexibility with a low \$0 premium and mid premium plan that includes embedded supplemental benefits. Minimal benefit changes were made in order to continue offering competitive out of pocket maximums with low cost shares for access to primary care and specialists. In an effort to simplify the portfolio, one consolidation will occur while the HMO will be withdrawn from 7 counties. Members in these counties will have a PPO option. Optional Supplemental Packages provide members with choice and flexibility in designing supplemental benefits. This product is offered through a network of physicians and providers. The product will be marketed and sold through employed field and telephone agents, as well as, certified brokers. HMO H3655-013 (Anthem Senior Advantage Basic) \$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded. Counties Available: Allen, Ashland, Belmont, Brown, Butler, Carroll, Clark, Clermont, Columbiana, Cuyahoga, Darke, Defiance, Delaware, Fairfield, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Henry, Lake, Licking, Lucas, Madison, Mahoning, Medina, Miami, Montgomery, Muskingum, Ottawa, Paulding, Portage, Preble, Putnam, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Warren, Wayne, Williams, Wood. HMO H3655-030 (Anthem Senior Advantage Plus) \$42 Prem \$3400 MOOP \$15 PCP, \$20 Spec \$4 pref gen, \$60 brand ded. Counties Available: Allen, Ashland, Belmont, Brown, Butler, Carroll, Clark, Clermont, Columbiana, Cuyahoga, Darke, Defiance, Delaware, Fairfield, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Henry, Lake, Licking, Lucas, Madison, Mahoning, Medina, Miami, Montgomery, Muskingum, Ottawa, Paulding, Portage, Preble, Putnam, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Warren, Wayne, Williams, Wood.
H5529	OH-LPPO	COMMUNITY INSURANCE COMPANY	 Anthem's LPPOs offer mid and high premium option plans that provide customers with access to the doctors and hospital of their choice with competitive in and out-of-network coverage. Changes to premium and out-of-pocket maximum were made in order to minimize benefit changes, particularly for

Contract	Plan	Legal Entity	2013 Narrative
			hospital, primary care, specialist services, and low generic Rx copays.
			Optional Supplemental Packages provide members with choice and flexibility in designing supplemental benefits.
			• The LPPO will be withdrawn from 10 counties leaving members the choice of an HMO and/or RPPO.
			This product is offered through a network of physicians and providers.
			The product will be marketed and sold through employed field and telephone agents, as well as, certified brokers.
			 LPPO H5529-001 (Anthem Medicare Preferred Standard) \$55 Prem \$5100 MOOP \$15 CP, \$30 Spec, \$4 pref gen, \$90 non-pref generic and brand ded. Counties Available: Ashland, Ashtabula, Belmont, Brown, Carroll, Clark, Clermont, Columbiana, Cuyahoga, Delaware, Fairfield, Franklin, Geauga, Greene, Hancock, Lake, Licking, Lucas, Madison, Mahoning, Medina, Miami, Montgomery, Morrow, Muskingum, Paulding, Pickaway, Portage, Preble, Putnam, Sandusky, Shelby, Stark, Summit, Trumbull, Tuscarawas, Warren, Wayne, Wood
			 LPPO H5529-004 (Anthem Medicare Preferred Select) \$75 Prem \$4100 MOOP \$10 PCP, \$25 Spec, \$4 pref gen, \$60 brand ded. Counties Available: Ashland, Belmont, Brown, Carroll, Clark, Clermont, Columbiana, Cuyahoga, Delaware, Fairfield, Geauga, Greene, Hamilton, Hancock, Lake, Lorain, Madison, Miami, Montgomery, Morrow, Muskingum, Pickaway, Preble, Sandusky, Stark, Summit, Trumbull, Union, Wood.
			 LPPO H5529-005 (Anthem Medicare Preferred Core) \$51 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref gen, \$60 brand ded. Counties Available: Erie, Huron, Lorain, Ottawa, Union.
			Anthem will continue to offer a MA Only and MAPD RPPO in Ohio.
			The MA only plan is designed for individuals who have creditable Part D coverage and provides access to our network centers of excellence and supplemental benefits at a \$0 premium.
R5941	OH-RPPO	O ANTHEM INSURANCE COMPANIES, INC.	 Modifications to the MAPD RPPO were made to balance a competitive value for customers in rural counties while offering a rationalized choice in HMO and LPPO counties. Low generic Rx copays and embedded supplemental benefits enhance the value proposition of this plan.
			This product is offered through a network of physicians and providers.
			The product will be marketed and sold through employed field and telephone agents, as well as, certified brokers.

Contract	Plan	Legal Entity	2013 Narrative
			 RPPO R5941-007 (Blue Medicare Access Classic) \$0 Prem \$5,400 MOOP \$10 PCP, \$25 Spec, No Part D. Counties Available: entire state.
			 RPPO R5941-008 (Blue Medicare Access Value) \$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded. Counties Available: entire state.

	Non Renewals of a plan where another MA Product is available							
State	Counties Impacted	Product	CMS Contract	Type of Action				
ОН	Harrison, Jefferson	НМО	H3655-031 (Anthem Senior Advantage Value) (Consolidated with plan 013 for 2013)	Non-Renewal				

	Service Area Reduction in counties where another MA Product is available								
State	Counties Impacted	Product	CMS Contract	Type of Action					
ОН	Allen, Butler, Darke, Defiance, Erie, Fulton, Hamilton, Harrison, Henry, Huron, Jefferson, Lorain, Ottawa, Union, Van Wert, Williams	LPPO	H5529-001 (Anthem Medicare Preferred Standard)	Service Area Reduction					
ОН	Allen, Ashtabula, Butler, Darke, Defiance, Erie, Franklin, Fulton, Harrison, Henry, Huron, Jefferson, Licking, Lucas, Mahoning, Medina, Ottawa, Paulding, Portage, Putnam, Shelby, Tuscarawas, Van Wert, Warren, Wayne, Williams	LPPO	H5529-004 (Anthem Medicare Preferred Select)	Service Area Reduction					
ОН	Ashtabula, Erie, Harrison, Huron, Jefferson, Lorain, Sandusky	НМО	H3655-013 (Anthem Senior Advantage Basic) H3655-030 (Anthem Senior Advantage Plus)	Service Area Reduction					

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Adams			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Allen	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Ashland			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Ashtabula	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior		LPPO H5529-001 (Anthem Medicare Preferred Standard)	\$55 Prem \$5100 MOOP \$15 PCP, \$30 Spec, \$4 pref gen, \$90 non-pref generic and brand ded.	LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare	

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
		Advantage Plus) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)				Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Belmont			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Brown			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Butler	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Carroll			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Clark			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Clermont			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Clinton			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Columbiana			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Coshocton			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Cuyahoga			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Darke	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Defiance	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Delaware			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Erie	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select)	LPPO H5529-005 (Anthem Medicare Preferred Core)	LPPO H5529-005 (Anthem Medicare Preferred Core)	\$51 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref gen, \$60 brand ded.	RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes – LPPO (-005)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Fairfield			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Franklin	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Fulton	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare	
ОН	Geauga			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	Access Value) HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Greene			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Guernsey			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Hamilton	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Hancock			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Hardin			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Harrison	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select)		Med Supp		RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Anthem Extras
ОН	Henry	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Holmes			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Huron	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior Advantage Plus)	LPPO H5529-005 (Anthem Medicare Preferred Core)	LPPO H5529-005 (Anthem Medicare Preferred Core)	\$51 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref gen, \$60 brand ded.	RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes – LPPO (-005)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
		LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select)					
ОН	Jefferson	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select)		Med Supp		RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Anthem Extras
ОН	Lake			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Licking	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Lorain	SAR: HMO H3655-013 (Anthem Senior Advantage Basic) SAR: HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard)	LPPO H5529\$51 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 gen, \$60 brand ded. (Anthem Medicare Preferred Core)	LPPO H5529-005 (Anthem Medicare Preferred Core)	\$51 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref gen, \$60 brand ded.	LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes – LPPO (-005)
ОН	Lucas	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Madison			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Mahoning	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Marion			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Medina	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus)	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Miami			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Montgomery			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Morgan			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Morrow			Med Supp		LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Muskingum			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Value)	
ОН	Noble			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Ottawa	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)	LPPO H5529-005 (Anthem Medicare Preferred Core)	HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H5529-005 (Anthem Medicare Preferred Core) HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013) Yes - LPPO (-005)
ОН	Paulding	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		LPPO H5529-001 (Anthem Medicare Preferred Standard)	\$55 Prem \$5100 MOOP \$15 PCP, \$30 Spec, \$4 pref gen, \$90 non-pref generic and brand ded.	HMO H3655-013 (Anthem Senior Advantage Basic) HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Pickaway			LPPO H5529-001 (Anthem Medicare Preferred Standard)	\$55 Prem \$5100 MOOP \$15 PCP, \$30 Spec, \$4 pref gen, \$90 non-pref generic and brand ded.	LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Portage	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Preble			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Value)	
ОН	Putnam	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Richland			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Sandusky			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic)	
ОН	Scioto			RPPO R5941-008 (Blue Medicare Access Value)	\$36 Prem \$6000 MOOP \$20 PCP, \$35 Spec, \$4 pref generic, \$95 non-pref generic and brand ded.	RPPO R5941-007 (Blue Medicare Access Classic)	

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
ОН	Shelby	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Stark			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Summit			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Trumbull			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Tuscarawas	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						Access Value)	
ОН	Union	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard)	LPPO H5529-005 (Anthem Medicare Preferred Core)	HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) HMO H5529-005 (Anthem Medicare Preferred Core) LPPO H5529-004 (Anthem Medicare Preferred Select) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013) Yes - LPPO (-005)
ОН	Van Wert	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Warren	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						(Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	
ОН	Wayne	SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Williams	SAR: LPPO H5529-001 (Anthem Medicare Preferred Standard) SAR: LPPO H5529-004 (Anthem Medicare Preferred Select)		HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) RPPO R5941-007 (Blue Medicare Access Classic) RPPO R5941-008 (Blue Medicare Access Value)	Yes - HMO (-013)
ОН	Wood			HMO H3655-013 (Anthem Senior Advantage Basic)	\$0 Prem \$3400 MOOP \$25 PCP, \$40 Spec \$4 pref gen, \$60 brand ded.	HMO H3655-030 (Anthem Senior Advantage Plus) LPPO H5529-001 (Anthem Medicare Preferred Standard) LPPO H5529-004 (Anthem Medicare	Yes - HMO (-013)

State	County	Impacted Plans Exit or Service Area Reduction	Expansion Plan	Migration Plan	Migration Plan Description	Other MA Options (Prioritized Plan PBP)	OSB/AE Packages
						Preferred Select)	
						RPPO R5941-007	
						(Blue Medicare	
						Access Classic)	
						RPPO R5941-008	
						(Blue Medicare	
						Access Value)	

MA to MA Plan Scenarios

Existing 2012 LPPO to new 2013 LPPO

- LPPO provides PPO freedom of choice, peace of mind against catastrophic events, access to out-of-network service (in many plans).
- The LPPO is offered through a comprehensive network of physicians and providers.
- LPPO plans offer good value, often with \$0 preventive services, low co-pays, low generic Rx copays, and low MOOP.
- Premiums are adjusted annually and can range from low, medium or high premium options.
- Plans include Part D prescription drug coverage.
- Optional Supplemental Benefits (OSBs) are available for dental and vision coverage with H5529-005.

RPPO to LPPO

- Regional Preferred Provider Organizations (RPPO) are constructed as regional, statewide or multi-state PPO networks. As the Medicare landscape continues to change, RPPOs may become unsustainable and are better managed as Local Preferred Provider Organization (LPPO) for better continuity and applicability to a local market. Because Anthem offers plans on a county-by-county basis, it makes sense for Anthem to align its LPPOs around its county offerings.
- LPPO provides PPO freedom of choice, peace of mind against catastrophic events, access to out-of-network service (in many plans).
- LPPO provides similar benefits to a RPPO.
- The LPPO is offered through a comprehensive network of physicians and providers.
- LPPO plans offer good value, often with \$0 preventive services, low co-pays, low generic Rx copays, and low MOOP.
- Premiums are adjusted annually and can range from low, medium or high premium options. Most plans include Part D prescription drug coverage.
- Optional Supplemental Benefits (OSBs) are available for dental and vision coverage.

PPO (either RPPO or LPPO) to HMO

- Anthem, with years of experience in the market, is ahead of the competition in providing innovative HMO design and we anticipate many companies will follow in the next years as the CMS reimbursement policies continue to evolve.
- Anthem is making the move now based on where we see the industry going in subsequent years.
- Provides access to medical services while providing choice in benefits.
- Unlike a traditional HMO plan, Anthem members do not need a referral to see an in-network specialist.
- HMO will be attractive; strong network offering choice and flexibility with a low \$0 premium and mid-premium plan that includes embedded supplemental benefits.
- Optional Supplemental Benefits (OSBs) on Basic HMO provides members with added choice and flexibility.
- Product is offered through a comprehensive network of physicians and providers.
- Members can get urgent/emergency care anywhere.
- For members not willing to part with access and choice, a Medicare Supplement plan might be a better option than a Medicare Advantage HMO.

HMO to PPO (LPPO in most cases, but some RPPO)

- PPO offers Anthem's strong network with freedom for member to access providers of their choice.
- Premiums are comparable to Med Supp High Deductible F Plan.
- PPO can include Part D coverage, which provides a cost-effective option for members concerned about moving from HMO to PPO versus HMO to Med Supp.

MA to MS

MA to Original Medicare plus the purchase of Med Supp and/or Part D (PDP) plan(s)

- Because of the MA plan non-renewal, the special election period timeframe is in effect to purchase Part D (PDP) plans.
- A Guaranteed Issue time period is also triggered for certain Med Supp plans where an eligible member cannot be denied coverage because of preexisting conditions or health status, including claims experience.
- Anthem Med Supp plans are competitively priced.
- Anthem has a variety of Med Supp plans available starting at a low premium price point (Example: High F).
- Anthem's decision to eliminate MA plans in specific markets is based on market volatility, smaller or non-viable network, benefits reduction and/or pricing changes.
- Med Supp plans allow freedom of choice; the member can receive care anywhere the healthcare provider accepts Medicare.
- Med Supp plans typically offer a high degree of out-of-pocket cost protection for members.
- If a member chooses to enroll in a Med Supp plan, he or she will also need to purchase a Part D (PDP) plan in order to maintain prescription drug coverage.
- Anthem offers Part D (PDP) plans and Anthem Extras in most areas for dental and vision coverage.
- The agent is able to retain the customer within book of business and receive Med Supp and Part D (PDP) plan commissions per existing approved structure.