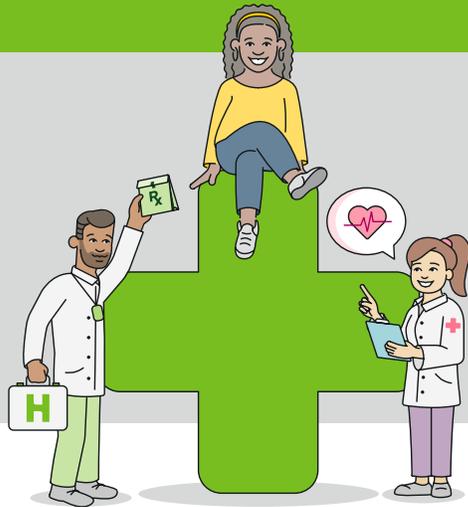




## Group Medicare Insights: Plan sponsor experience

# How do you know if you've picked the right Group Medicare Advantage plan?



**As a plan sponsor, you want to provide retirees with the best possible Group Medicare Advantage (Group MA) plan. But how do you know if it truly meets the wants and needs of your retirees?**

**Q Is your plan designed to create long-term cost savings for you and support the holistic treatment of members?**

### **Why is this important for members?**

Humana's value-based care (VBC) arrangements have saved an estimated \$11 billion in medical costs compared to Original Medicare.<sup>1</sup>

Unlike traditional fee-for-service models in which healthcare providers are rewarded for volume of care regardless of outcome, Humana is a leader in VBC, which compensates providers based on overall patient wellness. Through a VBC approach, members directly benefit by spending more time with their physicians, with the intention of getting to the root cause of their condition sooner. VBC discourages unnecessary tests and, by treating patients holistically, helps reduce hospitalizations and emergency visits that increase costs.

**Q Does your plan provide supplemental benefits to ensure older adults' long-term well-being?**

### **Why is this important for members?**

Dental, vision and hearing health are key to the prevention and management of more serious and chronic conditions. Yet the numbers show that 93% of seniors over 65 have dental decay<sup>2</sup> and one-third of Americans between the ages of 65 and 74 have hearing loss.<sup>3</sup>

Many Humana Group MA plans include dental benefits, such as routine exams and teeth cleanings. Other supplemental benefits include help covering the cost of hearing aids along with diagnostic hearing and balance exams. Hearing implants may also be covered as prosthetic devices. Proper vision care can help seniors stay active and maintain their independence.

# How do you know if you've picked the right Group Medicare Advantage plan?

**Q Does your plan deliver exceptional customer service to its members?**

## Why is this important for members?

Forty-two percent of Medicare Advantage enrollees reported using customer service over a six-month period to better understand their healthcare coverage.<sup>4</sup>

Humana is committed to delivering exceptional customer service to its members throughout the entire customer journey. With its award-winning customer service model, Custom Connect™, members receive prompt and personalized support from highly trained Humana call center representatives. By making healthcare navigation more efficient for members, Humana's Custom Connect can ease the administrative burden on plan sponsors.

**Q Does your plan encourage a whole-body approach to wellness that includes mental health care?**

## Why is this important for members?

Nearly 15% of adults ages 50 and older have some type of mental health disorder—a figure that's expected to double by the year 2030.<sup>5</sup>

Many of Humana's Group MA plans offer \$0 copays for in-network mental health services, including in-person or virtual therapy and specialist visits. A Medicare Annual Wellness Visit with a primary care provider can also ensure retirees receive a depression screening once per year.

**Q Does your plan prioritize prevention to catch and treat conditions before they become chronic or life-threatening diseases?**

## Why is this important for members?

Preventive screenings can save lives: Mammograms have been shown to reduce breast cancer deaths by 22%<sup>6</sup> while 68% of colorectal cancer deaths could potentially be avoided if all eligible people got screened.<sup>7</sup>

Humana Group MA plans cover annual preventive mammograms with no out-of-pocket costs. Colorectal cancer screening is generally covered under a Humana plan with an in-network provider; some plans may also include out-of-network coverage. Plans also cover at-home colorectal test kits with a \$0 copay, as recommended by a doctor.<sup>8</sup>



# How do you know if you've picked the right Group Medicare Advantage plan?

## Q Does your plan encourage seniors to stay active and connect with like-minded community members?

### Why is this important for members?

The share of U.S. adults ages 65 and older with obesity nearly doubled, increasing from 22% to 40%, over a three-decade period.<sup>9</sup>

Humana promotes active aging through its popular [SilverSneakers](#)<sup>®</sup> program. Available through eligible Group MA plans, SilverSneakers provides free or low-cost access to thousands of gyms, fitness classes and online workouts specifically designed for seniors. Active aging programs don't just promote physical well-being, they can also have a positive impact on emotional health by creating senior-focused spaces for intellectual stimulation and social engagement.



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Humana is a Medicare Advantage [HMO, PPO, and PFFS] organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

To learn more, visit [Humana Group Medicare](#)