

# 2020 Plan Year Marketing Presentation

**A PARTNERSHIP FOR CARE**

# Welcome to Tribute Advantage Health Plan

**Tribute Advantage Health Plan is offered by Arkansas Superior Select, Inc. (an Arkansas-based HMO). Tribute Advantage Health Plan is an all-in-one plan including doctor, hospital and pharmacy services developed for your needs.**

**TRIBUTE ADVANTAGE HMO-POS SNP – A Medicare Advantage special needs plan for anyone enrolled in Medicare and Medicaid**



## The Tribute Advantage Health Plan Difference:

- **Arkansas-based and headquartered in North Little Rock, Arkansas.**
- **We are owned and operated by Arkansans for Arkansans.**
- **We focus on each Arkansas county as a special part of our plan.**
- **We understand that, whether you live in the city or live in the country, you have healthcare needs that may not be met in today's world.**

**We will work with you to find a plan with the right options for you!**



# Is the Tribute Advantage Health Plan Right for You?

**Tribute Advantage Health Plan is a *managed care* plan.**

**Benefits are maximized through:**

- More frequent primary care attention through our RN, Health Services Navigators
- Mid-level providers involved in health condition assessments and related treatments
- Utilizing In-Network providers
- Adherence to Annual Wellness visit schedule and care planning
- Completing medically necessary therapy plans

**Is a *managed care* health plan  
right for you?**



# Tribute Advantage Health Plan Agents

**Tribute Advantage Health Plan is sold through licensed insurance agents with experience and a personal mission for service**

- Agents are paid a commission for each sale
- Agents are NOT employed by the government, Medicare or Medicaid
- Agents are only allowed to discuss Tribute Advantage Health Plan with your permission and after a Scope of Appointment (Scope not required if discussion is at approved sales event).

You are under NO obligation to join any Medicare Advantage Plan



# Making the Decision

- **Do you normally make your own health care decisions?**
- **Do you have an assigned Power of Attorney (POA) to assist with health care decisions?**
- **Do you have a friend or family members (not your POA) to help with important decisions?**



# Medicare & Medicare Advantage – Part C

- **Medicare**

- Health insurance in 3 parts
- **Part A – Hospital**
  - **Inpatient / Skilled Nursing / Home Health / Hospice**
- **Part B – Medical**
  - **Doctors / Outpatient Care / Home Health / Medical Equipment**
- Part D – Prescriptions

- **Medicare Advantage (Part C)**

- Health insurance All-in-One
- Hospital
  - Inpatient / Skilled Nursing / Home Health / Hospice
- Medical
  - Doctors / Outpatient Care / Home Health / Medical Equipment
- Prescriptions
- Optional Supplemental Benefits



# Medicare & Medicare Advantage

## – Part D

- **Medicare**

- Health insurance in 3 parts
- Part A – Hospital
  - Inpatient / Skilled Nursing / Home Health / Hospice
- Part B – Medical
  - Doctors / Outpatient Care / Home Health / Medical Equipment
- **Part D – Prescriptions**

- **Prescription Drugs (Part D)**

- Coverage for Generic & Brand name drugs
  - Drug Plan sponsor, Formulary, and Pharmacy network are drivers to cost (reduced by LIS premium subsidy)
- Eligibility
  - Included with all Tribute Medicare Products
- Member Costs
  - Co-pay, deductible and coinsurance (reduced by cost-sharing subsidy)





# Understanding Tribute Advantage Health Plan Options

- **If I enroll in a Tribute Advantage Health Plan option, do I lose my Medicare coverage?**
  - No. When you join Tribute Advantage Health Plan, you are still in Medicare and do not lose any benefits. All services covered by Part A and B are covered by Superior Select
- **Do I lose any Medicaid benefits?**
  - No. Any service that Medicaid would provide when you have Original Medicare Part A and B will be available when you have Superior Select.
  - Tribute Health Plans staff are required to help coordinate such benefits called “Medicaid Only Benefits” to help ensure you receive the benefits from both plans (Tribute and Medicaid)



# Extra Benefits

In addition to the Medicare Part A and B services, Tribute Advantage Health Plan provides the following extra benefits:

## Tribute Advantage HMO-POS SNP

- \$1,750 Annual Hearing Benefit for exams and / or hearing aids
- \$250 Annual Vision Benefit for Lenses and / or Frames

**All services listed above can be provided by In-Network or Out-of-Network providers under the plan's POS Benefit**



# Special Opportunities for Special Needs Members

- **Direct Admit for Skilled Care**
- **No annual cap on Part B Therapies**
- **Members have access to RN, Health Services Navigators and mid-level providers**



# Can I Live Anywhere in Arkansas and Sign Up with Tribute Advantage Health Plan?

**YES!**

**Tribute Advantage Health Plan are  
available in your home town.**

**Tribute Advantage Health Plan covers  
the whole State of Arkansas.**



# More Services You Get with Tribute Advantage Health Plan

- **If I am traveling and have an emergency, am I covered?**
  - Yes. Emergency care is available whenever you need it, anywhere in the United States or its territories. You never need prior authorization for emergency care at a hospital or ambulance.
- **Are the costs for medical care and prescriptions the same as Original Medicare and Medicaid?**
  - Yes. Costs for medical care and prescription drugs are the same as original Medicare and Medicaid.



# Networks & Primary Care Providers (PCPs)

- **Is there a network with the HMO plan?**

- Yes. There is a network of physicians, hospitals, specialists, and other health care providers throughout the service area. You should use a network provider when needing traditional care or you may be required to pay for those services yourself.

*In cases of emergency – you do not have to see a network provider*

- **Am I required to select a Primary Care Provider (PCP)?**

- Yes. Your PCP is the central point for health care services and will direct (or refer) you to a specialist for certain services. We will ask you to choose a PCP or can assign a PCP if you already don't have one. A PCP can be changed at any time.



# Plan Costs

## Tribute Advantage HMO-POS SNP

- Monthly Premium  
\$0
- You pay nothing for services covered by Medicare due to secondary Medicaid coverage



# Contact Information

- **Website** [www.SuperiorSelectMedicare.com](http://www.SuperiorSelectMedicare.com)
  - Provider / Pharmacy Directory
  - Formulary (List of Covered Prescription Drugs)
  - Claims questions & Appeal Process
- **Member Services at 877-372-1033 (TTY call 711)**
  - 8 a.m. to 8 p.m.
  - 7 days a week
- **1-800-MEDICARE**
  - 24 hours a day, 7 days a week





# When You Enroll...

- **Complete and sign the application and return to your Agent**
  - Must include:
    - Your Medicare and Medicaid number
    - Your Primary Care Provider (PCP) choice or ask for assignment
    - Your signature or that of your power of attorney
- **Eligibility Verification / Enrollment Confirmation Letter**
  - Mailed within 15 calendar days of application
  - Required by Medicare to confirm your enrollment and understanding of the plan



# When You Enroll... (cont.)

- **New member welcome packet and ID card**
  - Mailed within 10 calendar days of enrollment confirmation
  - Contains Evidence of Coverage document (policy book with all rules and procedures)
- **Health Risk Assessment (HRA) for Special Needs Members**
  - Completed within 90 days of your enrollment
  - Conducted face to face or telephonically



# Tribute Advantage Health Plan Disclaimer

## Tribute Advantage HMO-POS SNP

Tribute Advantage Health Plan is a HMO-POS SNP plan with a Medicare contract and a contract with the Arkansas Department of Human Services Medicaid program. Enrollment in Tribute Advantage Health Plan HMO-POS SNP depends on contract renewal. This information is not a complete description of benefits. Call 1-877-372-1033 (TTY users call 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1<sup>st</sup> of each year. You must continue to pay your Medicare Part B premium unless otherwise covered by Medicaid. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This plan is available to anyone who has both Medical Assistance from the State and Medicare. Tribute Advantage Health Plan has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until end of 2021 based on a review of Tribute Advantage Health Plan Model of Care. Premium, co-pays, co-insurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.



Questions?

**Thank You!**

 **Tribute**  
ADVANTAGE  
(HMO-POS D-SNP)

