Raytown School District 1/1/22 Humana Medicare Advantage Renewal Agenda

1. 2022 Rates and Rating Development

• Humana rates Access-Only plans based on their Individual book of business in those markets (state, county, city, etc.). Factors which impact rates include CMS reimbursement changes, group demographics and risk score, current costs in care in the area and utilization of services.

LLPO Market	2019 Rates	2020 Rates	2021 Rates	2022 Rates	Enrollment	Plan #	Rx#
СО	\$48.00	\$55.00	\$54.00	\$27.00	1	079 187	412
KS-KANSAS CITY-KS	\$82.00	\$82.00	\$32.00	\$0.00	7	079 085	415
MO-KANSAS CITY-	\$82.00	\$82.00	\$32.00	\$0.00	90	079 085	415
MO							
MO- Missouri	\$82.00	\$34.00	\$32.00	\$32.00	5	079 085	415
SC-Central South	N/A	N/A	\$0.00	\$0.00	2	079 083	414
Carolina							
RPPO Market	2019 Rates	2020 Rates	2021 Rates	2022 Rates			
KS	\$99.00	\$112.00	\$40.00	\$42.00	7	079 622	418
MO	\$109.00	\$90.00	\$49.00	\$63.00	95	079 622	418
SC	\$65.00	\$76.00	\$86.00	\$103.00	2	079 622	418
2019 HMO	\$206.24	\$222.21	\$200.14	\$198.93	19	076	517

Rate History and Renewal Rates:

2. 2022 Benefit Information

- <u>Post-Discharge Meals</u>: \$0 copayment for Humana Well Dine[®] meal program. Eligible members receive 2 meals per day for 14 days, up to 28 meals delivered to member's home after an inpatient stay in a hospital or nursing facility. (no limit on frequency)
- The 2021 benefit is 2 meals per day for 7 days, up to 14 meals at no member cost share (limited to 4 times per year).
- <u>Post-Discharge Transportation</u>: \$0 copayment for plan approved location up to 12 one-way trip(s) per facility discharge by car, van, wheelchair access vehicle. Benefit is not to exceed 50 miles per trip and would apply for 60 days. This benefit is currently not available in Puerto Rico, Hawaii, and the US territories.
- <u>Post-Discharge Personal Home Care</u>: \$0 copayment for a minimum of 3 hours per day, up to a maximum of 6 hours for certain in-home support services following a discharge from a skilled nursing facility or from an inpatient hospitalization. Qualified aides can offer assistance performing activities of daily living (ADLs) within the home (assistance with bathing, dressing, toileting, walking, eating, and preparing meals). This benefit is applicable for 30 days post discharge. This benefit is currently not available in Alaska, Hawaii, and the US territories.

• <u>Health Essentials Kit</u>: This was specifically created for 2021 as a one-time offering to combat pandemic concerns, this benefit will no longer be available.

 <u>Acupuncture</u>: Medicare added low back pain acupuncture coverage in April 2020, but the benefit was limited by provider type, which ultimately impacted a positive member experience. Effective January 1, 2022, Humana is expanding coverage to allow coverage to all qualified providers improving the benefit access and experience for retirees.

As far as the pharmacy component, the dollar limits have changed. These limits are set by CMS and are listed below for your reference.

Stage	2021	2022	
Deductible	\$445	\$480	
Initial Coverage Limit (ICL)	\$4,130	\$4,430	
TrOOP	\$6,550	\$7,050	
Catastrophic	Greater of \$3.70 (Generics), \$9.20 (Brands), or 5%	Greater of \$3.95 (Generics), \$9.85 (Brands), or 5%	