



**MEMORANDUM**

To: Care Improvement Plus Sales Partners

From: Brandon Clay, National Senior Director of Sales & Product, Care Improvement Plus

Date: May 8, 2009

Subject: Recent Medicare Advantage Industry Changes

---

As a Medicare Advantage sales professional, you are aware of the many changes our industry has undergone over the past year. First and foremost, I want to thank you for your continued efforts throughout these changes.

Recently, three Medicare Advantage carriers (Coventry, HealthNet, and WellCare) announced their intention to exit the Private Fee for Service (PFFS) market in 2010. These decisions impact approximately 500,000 Medicare beneficiaries, many that are your clients. We have received numerous inquiries regarding these announcements and potential changes to our business. In response, I would like to convey our continuing commitment to the Medicare Advantage business, our members, and you -- our valued partners.

**Our Commitment to the Medicare Advantage Business**

Recent changes to the Medicare Advantage program have not impacted our commitment to continue to serve our membership and the broader communities in which we operate. To clarify, Care Improvement Plus is not a PFFS plan and is not impacted by the revised 2010 requirements for carriers operating PFFS plans. As a chronic condition Special Needs Plan (C-SNP), we have always focused on the support of those with chronic conditions. Unlike PFFS plans, C-SNPs such as Care Improvement Plus were uniquely developed to improve quality of care for chronically ill Medicare beneficiaries through vital services such as chronic care management and care coordination.

In most service areas, Care Improvement Plus operates as a Regional-PPO (RPPO), offering enrollment to eligible beneficiaries state-wide with uniform benefit designs. As a result, an important focus of ours is helping beneficiaries living in rural communities access the care they need to maintain their health. Approximately 80% of our current membership resides in rural areas. Through services such as care coordination and our open access provider network, we assist beneficiaries in rural areas that are in need of a medical home.

### **Our Commitment to our Members**

We are committed to providing members with a satisfying health plan experience. Our most recent member satisfaction survey reported that 94% of Care Improvement Plus members are satisfied with the plan and 91% were likely to recommend Care Improvement Plus to another Medicare beneficiary.

### **Our Commitment to our Agents**

We understand that sales agents have a choice of the plans they choose to represent and discuss with their clients. In an effort to become a best in class carrier for our valued sales partners, we continue to make improvements to help agents successfully market Care Improvement Plus, including:

- Expanded broker advocate unit
- Weekly commission payment processing
- Direct payment capabilities
- Accelerated renewal payments
- Marketing and sales tools to help agents succeed
- Online agent portal

**As a reminder, with Care Improvement Plus you can sell MA plans all year long.** As a C- SNP, we are authorized to enroll eligible beneficiaries anytime during the year. By exercising a SEP (Special Election Period), eligible Medicare beneficiaries may make changes to their Medicare coverage when they need to.

Eligible Medicare beneficiaries have a once-per-lifetime “special election period” that may be used to join a chronic condition Special Needs Plan. *This one-time election may be used at any point during the year.* Exceptions to this once-per-lifetime election include full dual beneficiaries (those with Medicare and Medicaid) and/or those with Low Income Subsidy (LIS). These beneficiaries have continuous special election periods throughout the year.

**Thank you again for your continued support of Care Improvement Plus. I wish you continued success.**