

# 2024 BROKER GUIDE

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### A message from our Director

In 2024, KelseyCare Advantage is poised for a significant transformation, offering plans that align perfectly with your clients' preferences.

Our Thrive and Freedom plans now allow Medicare beneficiaries to keep their current out-ofplan doctors at no additional cost. We've also enhanced comprehensive dental coverage with zero cost-share, addressing a common request from your clients.

Furthermore, Kelsey-Seybold Clinic is expanding throughout Greater Houston, bringing our trusted care closer to your clients in various neighborhoods.

KelseyCare Advantage is now more robust than ever, with our doctors collaborating to prioritize preventive care and patient-centric approaches.

Our Broker Managers and support team are here to ensure your success. We offer 5-star plans for your members and 5-star support for you.

Thank you for your unwavering commitment to representing KelseyCare Advantage. We believe this 2024 Agent Guide will be an invaluable resource, not only for presenting our new plans and benefits to your clients but also for growing your business.

We appreciate your dedication to delivering top-tier healthcare to your clients!



Carlos Mendoza

Director or External Distribution



# Meet your Broker Managers



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ANA ROMANY 561-512-7533 Ana.Romany@kelsey-seybold.com





# RESOURCE AND SUPPORT

KelseyCare
Advantage

### What to expect from your Broker team

- 1. ASSIGNED BROKER MANAGER
- 2. WEEKLY TRAININGS AND 1 ON 1 SUPPORT
- 3. EVENT PLANNING AND MARKETING MATERIALS
- 4. FAST, ACCURATE COMMISSION
- 5. SIMPLE, EASY CONTRACTING AND CERTIFICATION
- 6. CO-OP MARKETING OPPORTUNITIES
- 7. EASY ENROLLMENT PLATFORM WITH ELECTRONIC SOA



# PLAN COMPARISON

KelseyCare Advantage

# Our plans throughout Greater Houston

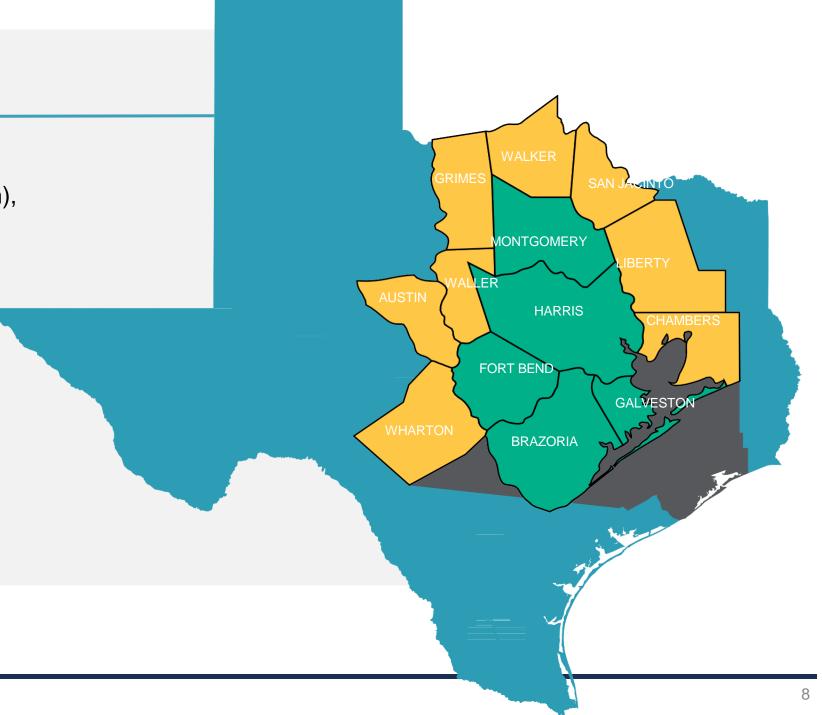


#### **PLAN COVERAGE BY REGION**

**FLAGSHIP COUNTIES:** Thrive, Signature (Platinum), Secure, Honor (Silver), Classic (Gold), and Freedom (Gold Freedom)

#### **EMERGING COUNTIES:**

Honor (Silver) and Freedom (Gold Freedom)



# Plan Health Benefits Comparison

PLAN	THRIVE (HMO-POS PLAN)	SIGNATURE (HMO PLAN)	SECURE (HMO PLAN)	HONOR (HMO PLAN)	CLASSIC (HMO PLAN)	FREEDOM (HMO-POS PLAN)
PBP	H0332-011	H0332-009	H0332-010	H0332-001	H0332-002	H0332-004
Star Rating	****	****	****	****	****	****
Monthly Premium	\$0	\$0	\$0	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Drug Deductible	\$100 T3,4,5	\$0	\$0	N/A	\$100 T3,4,5	\$100 T3,4,5
INN MOOP	\$6,000	\$4,000	\$3,850	\$3,850	\$3,450	\$3,450
OON MOOP	\$10,000	N/A	N/A	N/A	N/A	\$10,000
Core Medical Benefits						
Doctor Services						
PCP (INN / OON)	\$0 / \$10	\$0 / N/A	\$0 / N/A	\$0 / N/A	\$0 / N/A	\$0 / \$10
Specialist (INN / OON)	\$40 / \$60, MD Anderson 40%	\$20 / N/A	\$10 / N/A	\$10 / N/A	\$20 / N/A	\$20 / \$35, MD Anderson 40%
Hospital Services						
Inpatient Hospital	\$375 Days 1-5, \$0 Days 6-90	\$300/stay	\$245/stay	\$295/stay	\$325/stay	\$325/stay
Outpatient Hospital	\$325	\$300	\$150	\$200	\$300	\$300
Urgently Needed Care						
Emergency Room	\$100	\$120	\$120	\$120	\$120	\$120
Urgent Care	\$25	\$25	\$5	\$5	\$25	\$25
Ambulance	\$100	\$100	\$100	\$225	\$100	\$225
Tests, Labs and Imaging						
Diagnostic Tests/ Procedures	\$0-25	\$0-25	\$0-25	\$0-25	\$0-25	\$0-25
Lab Services	\$0	\$0	\$0	\$0	\$0	\$0
Diagnostic Radiological Services	\$150	\$150	\$150	\$150	\$150	\$150
Outpatient X-rays	\$0	\$0	\$0	\$0	\$0	\$0
Medicare Covered Services						
Diabetic Supplies	\$0; meters and test strips are limited to manufacturers Roche and LifeScan (40% OON).	\$0; meters and test strips are limited to manufacturers Roche and LifeScan.	\$0; meters and test strips are limited to manufacturers Roche and LifeScan.	\$0; meters and test strips are limited to manufacturers Roche and LifeScan.	\$0; meters and test strips are limited to manufacturers Roche and LifeScan.	\$0; meters and test strips are limited to manufacturers Roche and LifeScan (50% OON).



# **Supplemental Benefits Comparison**

PLAN	THRIVE (HMO-POS PLAN)	SIGNATURE (HMO PLAN)	SECURE (HMO PLAN)	HONOR (HMO PLAN)	CLASSIC (HMO PLAN)	FREEDOM (HMO-POS PLAN)
Supplemental Benefits						
Dental	\$3,500 P&C limit; Prev & Comp 0%	\$3,000 P&C limit; Prev & Comp 0%	\$2,500 P&C limit; Prev & Comp 0%	\$2,000 P&C limit; Prev & Comp 0%	0% Preventative OSB; \$3,000 P&C limit	\$2,500 P&C limit; 0% Comprehensive
Vision	\$0 eye exam/yr; \$175 eyewear/yr	\$0 eye exam/yr; \$125 eyewear/yr	\$0 eye exam/yr; \$125 eyewear/yr	\$0 eye exam/yr; \$125 eyewear/yr	\$0 eye exam/yr; \$75 eyewear/yr	\$0 eye exam/yr; \$125 eyewear/yr
Hearing	\$0 hearing exam/yr; \$750 per ear every 3 years	\$0 hearing exam/yr; \$750 per ear every 3 years	\$0 hearing exam/yr; \$750 per ear every 3 years	\$0 hearing exam/yr; \$750 per ear every 3 years	\$0 hearing exam/yr; \$750 per ear every 3 years	\$0 hearing exam/yr; \$750 per ear every 3 years
Fitness	One Pass	One Pass	None	None	One Pass	One Pass
OTC	\$150/quarter	\$125/quarter	\$90/quarter	\$50/quarter	\$40/quarter	\$95/quarter
Flex Card (dental, vision, hearing)	\$1,000 DVH and fitness equipment	\$750 DVH	\$250 DVH	None	\$500 DVH	\$750 DVH
Transportation	None	Unlimited to medical appts	Unlimited to medical appts	20 one-way ride to medical appts	20 one-way ride to medical appts	Unlimited to medical appts



## **Part D Prescription Drug Coverage**



#### **Key Features**

- Formulary vaccines covered at \$0
- Formulary insulins covered with \$35 monthly copay cap

 90-day supplies are covered at preferred pharmacies at 2.5x copay

- Supplement drug coverage includes:
- generic Viagra (sildenafil)
- folic acid
- vitamin B12
- vitamin D2 (ergocalciferol)

PLAN		TH	RIVE	SIGNATURE/SECURE 009 & 010		CLASSIC/FREEDOM  002 & 004	
PBP		(	)11				
Deductible		\$100 (T3, 4, 5)		\$0		\$100 (T3, 4, 5)	
	Day Supply	PREFERRED	NON-PREFERRED	PREFERRED	NON-PREFERRED	PREFERRED	NON-PREFERRED
Tier 1	30	\$0	\$7	\$0	\$7	\$0	\$3
Tier 2	30	\$5	\$15	\$0	\$15	\$0	\$15
Tier 3	30	\$45	\$47	\$40	\$47	\$40	\$45
Tier 4	30	\$90	\$100	\$80	\$100	\$80	\$90
Tier 5	30	31%	31%	33%	33%	31%	31%
Tier 6	30	\$0	\$0	\$0	\$0	\$0	\$0
Insulins		\$35	\$35	\$35	\$35	\$35	\$35
Tier 1	90	\$0	\$21	\$0	\$21	\$0	\$9
Tier 2	90	\$13	\$45	\$0	\$45	\$0	\$45
Tier 3	90	\$113	\$141	\$100	\$141	\$100	\$135
Tier 4	90	\$225	\$300	\$200	\$300	\$200	\$270
Tier 5	90	NA	NA	NA	NA	NA	NA
Tier 6	90	\$0	\$0	\$0	\$0	\$0	\$0
Insulins		\$87.50	\$105.00	\$87.50	\$105.00	\$87.50	\$105.00



# WHO TO CALL

KelseyCare Advantage

### **Contact Us**

#### **MEMBER CONCIERGE SERVICES**

713-442-CARE (2273) or 1-800-535-8343 (TTY: 711) (Member must be on the line) MemberServices@KelseyCareAdvantage.com

#### TRANSPORTATION

713-KCA-RIDE or 855-931-7433

#### **UTILIZATION MANAGEMENT**

713-442-5339

#### **MKO HELPLINE**

713-442-6565 <u>www.MyKelseyOnline.com</u>

Virtual Visits: <a href="https://www.Kelsey-SeyboldVirtualHealth.com">www.Kelsey-SeyboldVirtualHealth.com</a>

#### CONTACT CENTER FOR APPOINTMENTS

713-442-0000

#### KELSEYCARE ADVANTAGE BROKER SUPPORT

713-442-4949 KCABrokerSupport@KelseyCareAdvantage.com

#### **KELSEYCARE ADVANTAGE COMMISSIONS SUPPORT**

713-442-4949 Commissions@KelseyCareAdvantage.com

#### **BROKER CONTACT INFORMATION**

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# THANK YOU

KelseyCare Advantage