



UnitedHealthcare

Medicare Solutions

# Medicare Supplement Insurance

## Opportunities 2010

**AARP** | Medicare Plans  
from UnitedHealthcare

**SecureHorizons**<sup>®</sup>  
by UnitedHealthcare

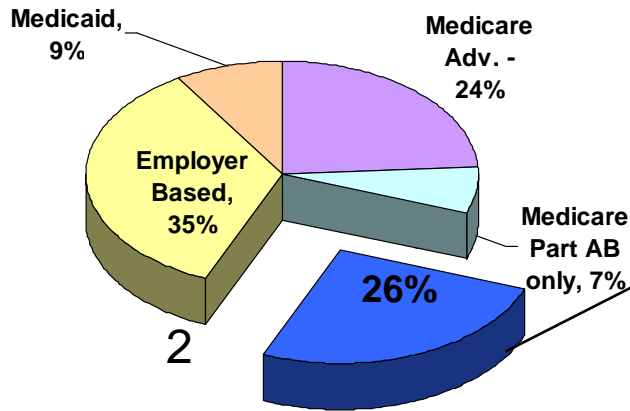
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# Why AARP Medicare Supplement?

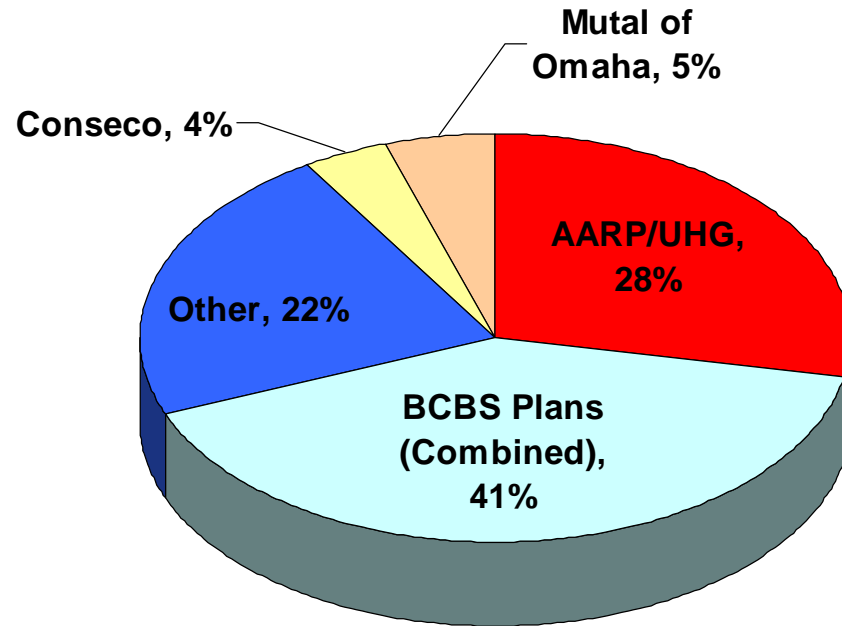
**Total U.S. Population (299 Mil)\***

**12 % is 65+ Population (36 Mil)\*\***



*As an individual company, AARP Medicare Supplement has the largest market share with 28%*

**Medicare Supplement Population (9.5 Mil)\*\*\***



\*Source – Income, Poverty, and Health Insurance Coverage in the United States, U.S. Census Bureau: 2007

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\*\*\*Source – 2007 National Association of Insurance Commissioner Annual Report

# Why Medicare Supplement?

- Suitability: Medicare Supplement Insurance Plans are suitable options for Medicare-eligible beneficiaries who...
  - ❖ Are enrolled in Original Medicare and are looking for coverage of out-of-pocket expenses not covered by Medicare.
  - ❖ Desire a plan that is guaranteed renewable as long as plan premium is paid.
  - ❖ Want a competitively priced plan that allows for limited or no out-of-pocket costs.
  - ❖ **Want the freedom to choose their own doctors and hospitals ~ no referrals or networks.**
  - ❖ Desire coverage when they travel in the U.S.

# Medicare Supplement Plan Changes

- Effective date: June 1, 2010
  - Current plans closed
  - New plans opened (similar letters)
- Changes for new plans
  - Hospice benefit added to all plans
  - Plans E, H, I, and J eliminated
  - Plan G: 80% Part B Excess Charges benefit moving to 100%
  - Preventive Care benefit removed (Plans E and J)
  - At-Home Recovery Benefit removed (Plans D, G, I, and J)
- New plans added: M and N
  - Plan M: Same as Plan D except Part A Deductible at 50%
  - **Plan N: Same as Plan D except new copay structure in place of Part B coinsurance**

# Medicare Supplement Plan Changes

Medigap Plans Prior to 6/1/2010	A	B	C	D	E	F*	G	H	I	J*	K	L	N/A	N/A
Medigap Plans After 6/1/2010	A	B	C	D	N/A	F	G	N/A	N/A	N/A	K	L	M	N
Medicare Part A Coinsurance and Hospital Benefits	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Medicare Part A Deductible		X	X	X	X	X	X	X	X	X	50%	75%	50%	100%
Medicare Part B Coinsurance or Copayment	X	X	X	X	X	X	X	X	X	X	50%	75%	100%	Copay <sup>1</sup>
Medicare Part B Deductible			X			X				X				
Medicare Part B Excess Charges						X	80% 100% <sup>1</sup>		X	X				
At-home Recovery (up to plan limit)				X			X		X	X				
Blood (First Three Pints)	X	X	X	X	X	X	X	X	X	X	50%	75%	X	X
Foreign Travel Emergency (up to plan limit)			X	X	X	X	X	X	X	X			X	X
Hospice Care Coinsurance or Copayment	X	X	X	X		X	X				50%	75%	X	X
Preventive Care Coinsurance	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Preventive Care not covered by Medicare (up to \$120)					X					X				
Skilled Nursing Facility Coinsurance			X	X		X	X	X	X	X	50%	75%	X	X

\*Medigap Plans F and J also offer a high-deductible option. You must pay the first \$1,860 (deductible in 2009) in Medigap covered costs before the Medigap policy pays anything. You must also pay a separate deductible for foreign travel emergency (\$250 per year).

After you meet your out-of-pocket yearly limit and your \$131 yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

<sup>1</sup> Up to \$20 copayment for office visit and up to \$50 for ER.

## Basic Medigap Benefits After 6/1/2010

- Hospitalization- Part A coinsurance plus coverage for 365 days after Medicare Benefits end
- Medical Expenses- Part B coinsurance (generally 20% of Medicare-approved expense) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B Coinsurance or copayments.
- Blood-First three pints of blood each year
- Hospice-Part A coinsurance and respite care expenses.
- Prescription copay.

Benefits/Plans not offered after 6/1/2010.

New Benefits.

New Plans.

UnitedHealthcare



medicare supplement

# Medicare Supplement Prospecting Opportunities

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- Traditional Prospecting Activity
- Group Market Penetration (Small and Medium)
- Real Estate Connection
- Community Meetings

# Medicare Supplements 2010

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## Unlimited Opportunities

# Session Conclusion

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*Thank you!*

