



# 2023 First Look

All States, All Regions



A Healthy Tomorrow Starts Today.

# First Look Agenda

- Essence Healthcare Outlook
- National Market Expansion
- 2023 Benefit Investment
- Certification and Next Steps

# Essence Healthcare Outlook

Umar Farooq

# Essence is Empowering Producers To Grow and Win New Business Like Never Before

Service Area  
Expansion


Product  
Portfolio  
Improvement

Network  
Expansions

Benefits  
Enhancements

PHSO Alignment

ACO Reach  
Investments



Essence is making their largest plan growth investments in history. These investments will generate more leads, improve close rates and reduce disenrollment.

# Essence Healthcare enhances its Product Portfolio

Our portfolio empowers sales agents to win. Producers will be able to respond to the ever-changing clinical and financial needs of their prospects and clients. Healthcare is a journey and Essence can be there every step of the way.

## Multiple Products

- Introducing product designs to better serve the population and shopping trends

## Tailored Benefits

- Each plan targets a specific senior segment with the goal of personalization

## Forever Brand

- Members can choose the right plan at the right time at the right cost for their needs

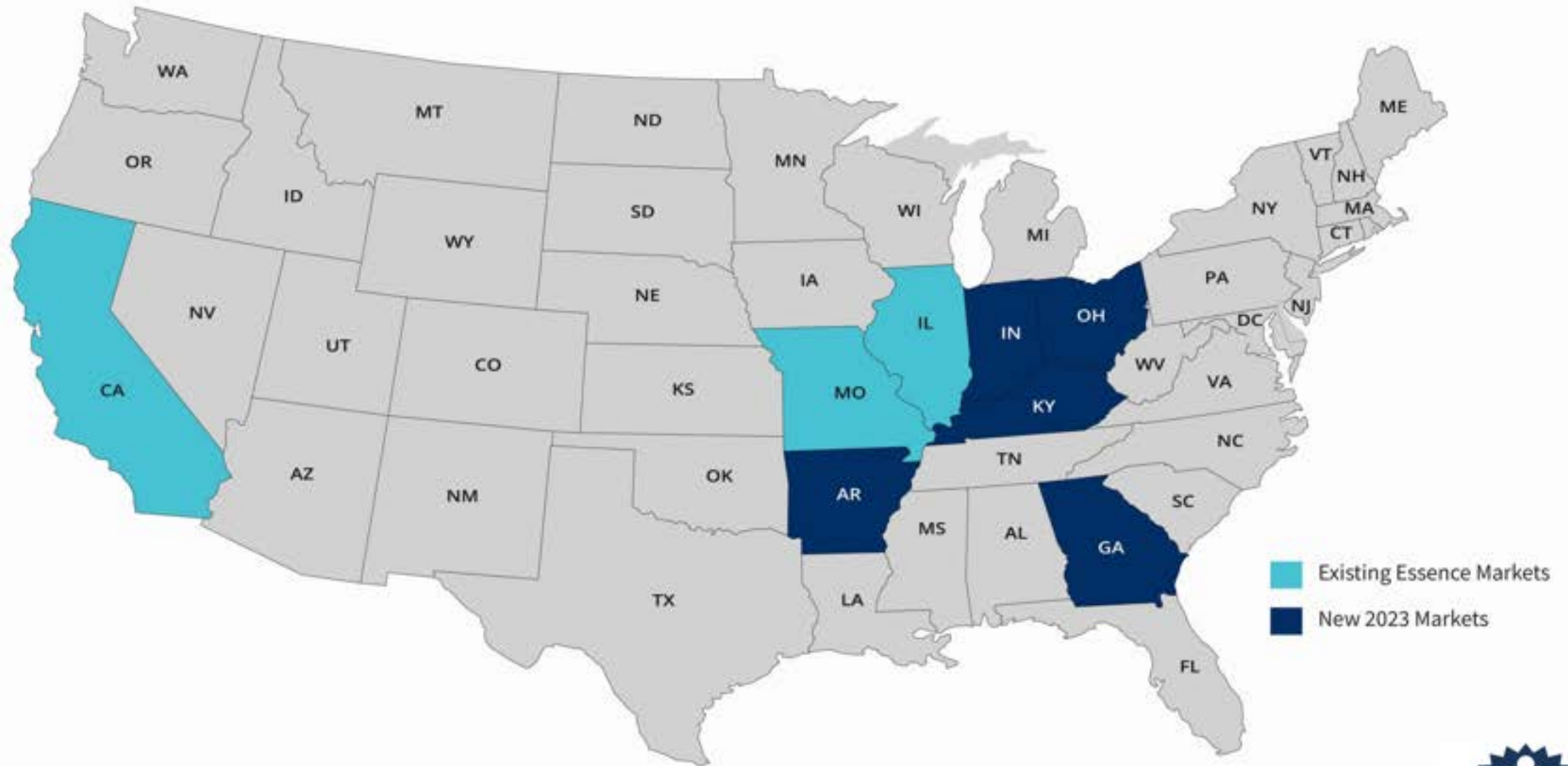
## Market Leading

- Essence will continue to offer market-leading, sustainable benefits

# National Market Expansion

Kevin Davis

# 2023 Service Areas



# National Market Expansions

*In 2023, Essence Healthcare will serve nearly double the lives it does today through market expansions.*

Status	States	Counties	Eligibles
Existing	3	16	1,294,861
New	<b>4</b>	<b>44</b>	<b>990,085</b>
Grand Total	7	60	2,284,946

PY2023 Market	Provider Anchor	Products and License
Cincinnati, OH/KY	TriHealth	OH HMO (H3189), OH PPO (H4620) KY HMO (H2610)
Gainesville, GA	NE Georgia	HMO (H5372), GA PPO (H8229)
Little Rock, AR	Baptist Health Little Rock	HMO (H2610)
Louisville & Lexington, KY/IN	NA	HMO (H2610)
St. Louis, MO	NA	HMO (H2610), PPO (H6200)



# 2023 Benefit Investment

Jotham Cortez

# Essence's Continued Investment in Benefits

## 2023 Benefits Strategy Goals

- Top Ranked Plan in the Medicare Plan Finder Tool
- \$0 Premium and Deductible Options In All Markets
- Promotes Primary Care Utilization
- Attracts Multiple Senior Segments Including NTM and Switchers
- Attractive and Flexible Supplemental Benefits

## 2023 Key Investments

- Flexible Benefits Cards
- Healthy Foods
- Improved Comprehensive Dental
- Personal Emergency Response Systems
- Reduced Copays
- New \$0 HMO and PPO Plans in Existing Service Areas

# St. Louis and Mid-Missouri



	Boone	Crawford - New for 2023	Franklin - New for 2023	Jefferson	Lincoln - New for 2023	St. Charles	St. Louis	St. Louis City	Warren	Madison - New for 2023	Monroe	St. Clair
Essence Advantage (HMO)	•	•	•	•	•	•	•	•	•	•	•	•
Essence Advantage Plus (HMO)		•	•	•	•	•	•	•	•	•	•	•
Essence Advantage Select (HMO)		•	•	•	•	•	•	•	•	•	•	•
Essence Advantage Choice (PPO)		•	•	•	•	•	•	•	•	•	•	•
Essence Advantage Choice Plus (PPO)		•	•	•	•	•	•	•	•	•	•	•
Essence Dual Advantage (HMO D-SNP)			•		•	•	•					
	<b>MISSOURI</b>						<b>ILLINOIS</b>					

Essence Advantage (HMO) benefits and coverage differ for members in Boone County.



## 2023 Product Highlights

*To create a plan for everyone, Essence is providing more than ever before.*

### More Choices.

We've added **PPO plan options** to our already great lineup of HMO and D-SNP plans. PPO plans allow more flexibility to see physicians outside of the HMO network—in most cases, without referrals.

### More Flexibility.

Our new **Flexible Benefits Card** allows members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$2,500, members can use their card to pay for things like dental, vision, hearing, over-the-counter items and healthy groceries.

### More Savings.

All of our plan options include many ways to save, such as **\$0** premiums, deductibles, primary care copays and generic medications.

### More Doctors.

Our expansive network now includes **Mercy**—in addition to BJC HealthCare, Esse Health and other leading area providers.

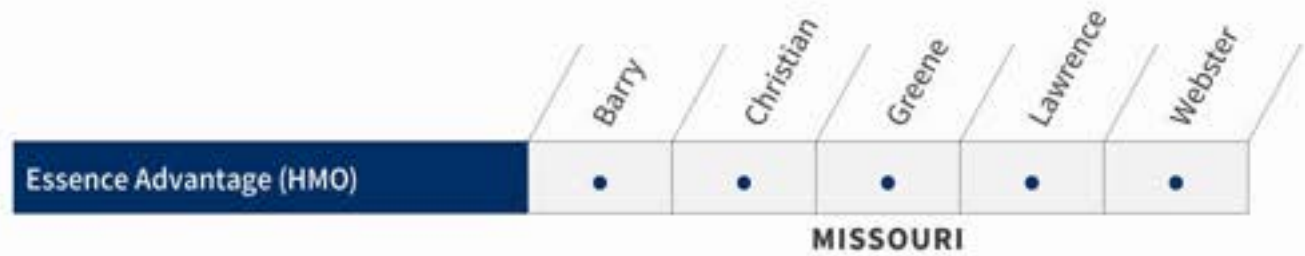
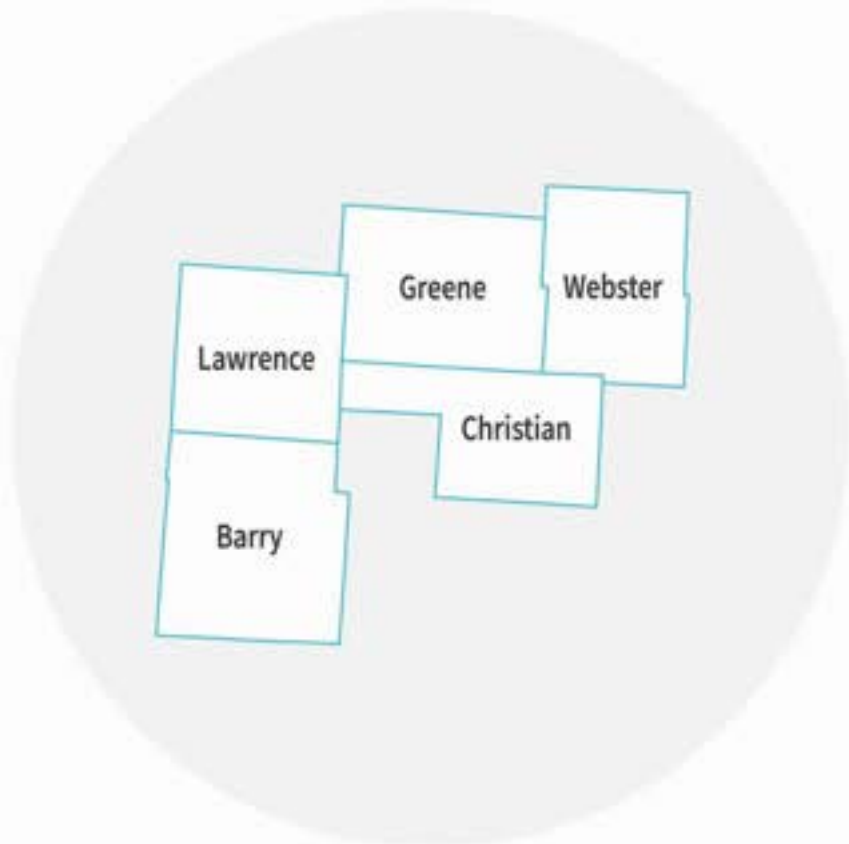
### More Counties.

We've expanded our service area to include the following counties in Missouri: **Crawford, Franklin, Lincoln and Warren.**

## More Opportunities to Sell!



# Southwest Missouri





## 2023 Product Highlights

*To create a plan for everyone, Essence is providing more than ever before.*

### More Flexibility.

We're pleased to announce a new, easier approach to our over-the-counter (OTC) benefit—a **Flexible Benefits Card**. This preloaded spending card can be used in both retail stores and online—offering more freedom than was previously available through mail order.

### More Savings.

Our plan includes many ways to save, such as **\$0** premium, deductibles, primary care copay and preferred generic medications.

### More Stability.

We're proud to continue offering no or low copays for things like primary care and specialist visits as well as prescription drugs.

We're also **consistently among the highest-rated plans in the nation**—having never achieved less than a 4-star rating since we brought our plan to the Southwest Missouri area.

### More Extras.

In addition to a Flex Card for over-the-counter items, we provide **generous built-in allowances** for many extra benefits:

- \$1,250 For comprehensive and preventive dental
- \$200 For eyewear
- \$1,000 For hearing aids

## More Opportunities to Sell!



# Northern California



	<i>Alameda</i>	<i>San Mateo</i>	<i>Santa Clara</i>
Essence Advantage Gold (HMO)	•	•	•
Essence Advantage Platinum (HMO)	•	•	•
Essence Advantage Select (HMO)			•

CALIFORNIA



## 2023 Product Highlights

*To create a plan for everyone, Essence is providing more than ever before.*

### More Choices.

We're excited to announce Essence Advantage Select (HMO)—our **\$0 premium plan option** for residents of Santa Clara County.

### More Flexibility.

Our new **Flexible Benefits Card** allows eligible members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$1,000, members can use their card to pay for things like dental, vision, hearing and over-the-counter items.

### More Savings.

Our plan options include many ways to save, such as:

- **\$0** Monthly premium
- **Low or no copays** for primary care visits
- **\$0** Deductibles

### More Stability.

Essence is **consistently among the highest-rated plans in the nation.**

**More Opportunities to Sell!**





# Northeast Georgia



	Banks	Barrow	Dawson	Habersham	Hall	Jackson	Lumpkin	Rabun	Stephens	White
Essence Advantage (HMO-POS)	•	•	•	•	•	•	•	•	•	•
Essence Advantage Choice (PPO)	•	•	•	•	•	•	•	•	•	•

**GEORGIA**



## 2023 Product Highlights

*Essence is focused on providing more of what makes the right plan.*

### More Choices.

We offer both **HMO-POS and PPO plan options** to meet various needs. Our HMO-POS plan focuses on coordinated care with required in-network PCPs but does cover out-of-network services. PPO plans don't require a PCP and allow more flexibility to see physicians outside of the network—in most cases, without referrals.

### More Flexibility.

Our **Flexible Benefits Card** allows members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$1,500, members can use their card to pay for things like dental, vision, hearing and over-the-counter items.

### More Savings.

Our plan options include many ways to save, such as:

- **\$0** Monthly premiums
- **\$0** Copays for primary care visits
- **\$0** Deductibles
- **\$0** Preferred generic medications

### More Stability.

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## More Opportunities to Sell!



# Cincinnati and Northern Kentucky



	Butler	Clermont	Hamilton	Warren	Boone	Campbell	Grant	Kenton
Essence Advantage (HMO)	•	•	•	•	•	•	•	•
Essence Advantage Plus (HMO)	•	•	•	•	•	•	•	•
Essence Advantage Choice (PPO)	•	•	•	•				
	OHIO				KENTUCKY			



## 2023 Product Highlights

*Esence is focused on providing more of what makes the right plan.*

### More Choices.

We offer both **HMO and PPO plan options** to meet various needs. Our HMO plans focus on coordinated care with in-network physicians. PPO plans allow more flexibility to see physicians outside of the HMO network—in most cases, without referrals.

### More Flexibility.

Our **Flexible Benefits Card** allows members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$2,000, members can use their card to pay for things like dental, vision, hearing and over-the-counter items.

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- **\$0** Monthly premium
- **Low or no copays** for primary care visits
- **\$0** Deductibles
- **\$0** Preferred generic medications

### More Stability.

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**More Opportunities to Sell!**



# Louisville/S. Indiana & Lexington



	Bourbon	Bullitt	Clark	Fayette	Henry	Jefferson	Meade	Nelson	Oldham	Shelby	Trimble	Woodford	Clark	Floyd	Harrison	Washington
Essence Advantage (HMO)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Essence Advantage Plus (HMO)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	KENTUCKY											INDIANA				



## 2023 Product Highlights

*Essence is focused on providing more of what makes the right plan.*

### More Choices.

We offer multiple **HMO plan options** to meet various needs. Members will have a coordinated experience where we work with their in-network primary care physicians to deliver better care as well as more benefits and savings.

### More Flexibility.

Our **Flexible Benefits Card** allows members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$2,000, members can use their card to pay for things like dental, vision, hearing and over-the-counter items.

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Our plan options include many ways to save, such as:

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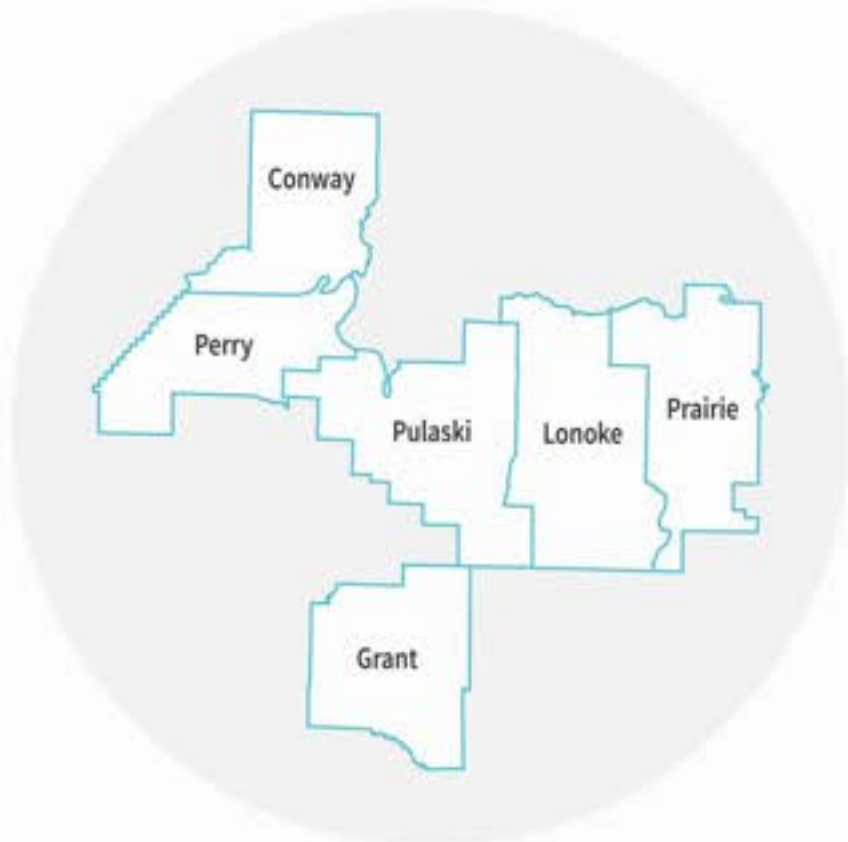
### More Stability.

Essence is **consistently among the highest-rated plans in the nation.**

## More Opportunities to Sell!



# Central Arkansas



	Conway	Grant	Lonoke	Perry	Prairie	Pulaski
Essence Advantage (HMO)	•	•	•	•	•	•
Essence Advantage Plus (HMO)	•	•	•	•	•	•

ARKANSAS



## 2023 Product Highlights

*Esence is focused on providing more of what makes the right plan.*

### More Choices.

We offer multiple **HMO plan options** to meet various needs. Members will have a coordinated experience where we work with their in-network primary care physicians to deliver better care as well as more benefits and savings.

### More Flexibility.

Our **Flexible Benefit Cards** allow members to access their plan's supplemental benefits when they want, how they want and where they want. With Flex Card allowances up to \$2,000, members can use their card to pay for things like dental, vision, hearing and over-the-counter items.

### More Savings.

Our plan options include many ways to save, such as:

- **\$0** Monthly premiums
- **Low or no copays** for primary care visits
- **\$0** Deductibles
- **\$0** Preferred generic medications

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**More Opportunities to Sell!**





# Important New Benefit: Flexible Benefits Cards

- A Flexible Benefits Card is a debit card preloaded with a set amount of money or allowance depending on the plan and service area.
- The funds are used to help pay for supplemental benefits like vision, dental, hearing and OTC.
- The card can be used at the point of sale or online retailers.
- Amounts range from \$160 to \$2,500 depending on the plan and service area.



# Certification and Next Steps

Nickie Leon

# Onboarding for Existing/Contracted Agencies

**2023 onboarding opens August 4th for all markets**

## Agency Onboarding

Existing agencies should recertify their agency account in their producer portal beginning August 4<sup>th</sup>.

Agencies will only need to onboard once to become RTS for all Essence states they hold licenses for.

## Agent Onboarding

Multi-market agencies should email [Nickie Leon](#) with the producer's information (first name, last name, License #, NPN, email and immediate agency upline).

Producers will only need to onboard once to become RTS for all Essence states they hold licenses for.

- All producers (agencies and individuals) will receive an invitation to onboard from [producersupport@lumeris.com](mailto:producersupport@lumeris.com) within 48 hours of the original request.
- For onboarding/certification reports, please contact Nickie Leon for global reporting.

# Onboarding for New Agencies

**2023 onboarding opens August 4th for all markets**

## Agency Onboarding

Nickie Leon will send out the National Agency Application Form and begin the onboarding process / training for both the national agency and producers upon request.

Agencies will only need to onboard once to become RTS for all Essence states they hold licenses for.

## Agent Onboarding

Multi-market agencies should email the Nickie Leon with the producer's information (first name, last name, License #, NPN, email and immediate agency upline).

Producers will only need to onboard once to become RTS for all Essence states they hold licenses for.

- All producers (agencies and individuals) will receive an invitation to onboard from [producersupport@lumeris.com](mailto:producersupport@lumeris.com) within 48 hours of the original request.
- For onboarding/certification reports, please contact Nickie Leon for global reporting.

# Virtual First Looks by Market

Market	Market Lead	Contact Email	First Look Date	Location	Time
St. Louis & Southwest Missouri	Jennifer Dickson & Linda Johnson	<a href="mailto:jdickson@lumeris.com">jdickson@lumeris.com</a> <a href="mailto:Lijohnson@lumeris.com">Lijohnson@lumeris.com</a>	8/04/2022	<a href="#">Click here to register via Zoom!</a>	10am-11am CDT
Northeast Georgia	Patrick McPhail	<a href="mailto:pmcphail@lumeris.com">pmcphail@lumeris.com</a>	8/12/2022	<a href="#">Click here to register via Zoom!</a>	10am-11am EST
Ohio	Chad Hooper	<a href="mailto:chooper@lumeris.com">chooper@lumeris.com</a>	-	Not Available	-
Louisville Kentucky	Russell Kimberling	<a href="mailto:rkimberling@lumeris.com">rkimberling@lumeris.com</a>	08/08/2022	<a href="#">Click here to register via Zoom!</a>	12:00pm-1pm CDT
California	Deborah Duran	<a href="mailto:dduran@lumeris.com">dduran@lumeris.com</a>	8/05/2022	<a href="#">Click here to register via Zoom!</a>	12pm-1pm CDT
Central Arkansas	Grady Burlsworth	<a href="mailto:gburlsworth@lumeris.com">gburlsworth@lumeris.com</a>	-	Not Available	-

For additional information, please call or Producer Support at (877) 259-8657.



# In-person AEP Rollout by Market

Market	Market Lead	Contact Email	Date	Location	Time(s)
St. Louis	Jennifer Dickson	<a href="mailto:jdickson@lumeris.com">jdickson@lumeris.com</a>	8/16/2022	Hollywood Casino	9am-11am CDT
					Meeting 2pm-4pm   Cocktail Hour 4pm-6pm
Northeast Georgia	Patrick McPhail	<a href="mailto:pmcphail@lumeris.com">pmcphail@lumeris.com</a>	8/23/2022	The Loft at Scott's	11am-2pm EST
					4pm-6pm EST
Ohio	Chad Hooper	<a href="mailto:chooper@lumeris.com">chooper@lumeris.com</a>	8/18/2022	Madtree Brewing	2pm-5pm EST
Louisville Kentucky	Russell Kimberling	<a href="mailto:rkimberling@lumeris.com">rkimberling@lumeris.com</a>	8/25/2022	Frazier Museum	Meeting 3pm-5pm   Cocktail Hour 5pm-6pm EST
California	Deborah Duran	<a href="mailto:dduran@lumeris.com">dduran@lumeris.com</a>	9/13/2022	Testarossa Winery	5:30pm-8:30pm PT
Central Arkansas	Grady Burlsworth	<a href="mailto:gburlsworth@lumeris.com">gburlsworth@lumeris.com</a>	8/30/2022	ALOFT Hotel	9am-12pm CDT
Southwest Missouri	Linda Johnson	<a href="mailto:ljohnson@lumeris.com">ljohnson@lumeris.com</a>	08/22/2022	<a href="#">Click here to attend via Zoom!</a>	10am CDT

For additional information, please call Producer Support at 1-877-259-8657.

# Q & A

Thank you for attending today!



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