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# Redesigning for 2020 Growth | Winning OEP with 1:1 Marketing | The New Supplemental Spectrum

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Marissa, reduce buyers regret this OEP. Discover 10 tactics.  
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December 2018 NEWSLETTER

This issue looks at how three payers are innovating their benefit packages to drive growth, 10 ways you can retain and attract during OEP 2019, and the top supplemental benefits being introduced to MA members this year.

## Strategy

# Competing with Supplemental Innovation



CMS expanded the scope of supplemental benefits in April of this year, dramatically changing the Medicare Advantage (MA) frontier by giving health plans incredible opportunity to innovate their benefit designs and create defining offerings. While the uptake of new supplemental benefits was

slow for 2019 due to CMS's late announcement of the policy, three plans were able to rapidly respond and design new packages in time for this year.

Read on to learn how Anthem, Cigna and Humana are seizing the supplemental benefits opportunity to grow their market share and better address the health and wellness of their members.

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## Management

### 10 Ways to Tackle Medicare OEP 2019



You may have gained significant market share during Annual Election Period (AEP), but now, those gains can potentially be lost during the newly reinstated Open Enrollment Period, when MA enrollees have three months to change their minds.

It's now all about the 'after-sale' sale, causing payers to scramble to develop retention strategies that reinforce the value of their plans. Marketing budgets need to be re-allocated, staff educated and trained, and technology systems tested to ensure all processes are running as smoothly as possible to provide a flawless member experience during those critical 90 days.

With 558,000 Medicare beneficiaries expected to use the OEP to make an enrollment change, we've outlined 10 tactics to help you ensure your organizational readiness for this mission-critical time.

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## Trends

# Supplemental Benefits Diversify

**Figure 1: New Supplemental Benefit Offerings in 2019**

Examples of Supplemental Benefits Categories	Number of Plans Offering Benefit
Nicotine Replacement Therapy	1,653
Caregiver Support Services	429
In-home Support & Personal Care Services	107
Social Worker Phone Line	80
Adult Day Care	26

Note: Includes plans in the market in both 2018 and 2019 and new plans entering the market in 2019.

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Avalere, a healthcare consulting firm, analyzed benefits data from Q1 2019 plan benefit packages, and found that at least 40% of Medicare Advantage plans (270) will offer new types of supplemental benefits this year at no additional cost to beneficiaries.

One-third of all plans will cover nicotine replacement therapy and home safety devices/modifications, 27% will cover OTC benefits, 22% will offer transportation benefits, and nearly 10% will offer caregiver support services (e.g., counseling and training courses). Other supplemental benefits being offered for the first time include in-home support & personal care services, social worker phone lines, adult day care and reduced cost sharing for individuals with certain conditions. Plans are also offering more supplemental benefits under categories that were historically permitted and large insurers are selling in new markets and additional counties, increasing plan choices 20%, from 3,100 in 2018 to 3,700 in 2019.

The Medicare Advantage frontier is dramatically changing and while many plans may not have had enough time to incorporate new supplement benefits into their 2019 packages, now is the time to start re-designing for 2020.

## Resources

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