

Achieve more for less

**Introducing Texas Agents to Humana Achieve:
Premium coverage that's affordably-priced.**

Sarah Elmer
Regional Sales Director, Humana

Humana®



Top Reasons to Choose Medicare Supplements

BENEFITS FOR MEMBERS:

- Incredible Rates
- No network restrictions
- Low out-of-pocket costs
- Guaranteed renewable

BENEFITS FOR AGENTS:

- Can be sold year-round – Not just during AEP
- More versatile portfolio
- Client retention: Average Retention 7-8 years
- Strong commission and bonus structures



Demographics of Medicare Supplement Buyers



65 – 74 years old¹



Agent has a significant impact on enrollment decisions³



Average income \$25K - \$30K¹



43% are widowed, divorced, separated or never married¹



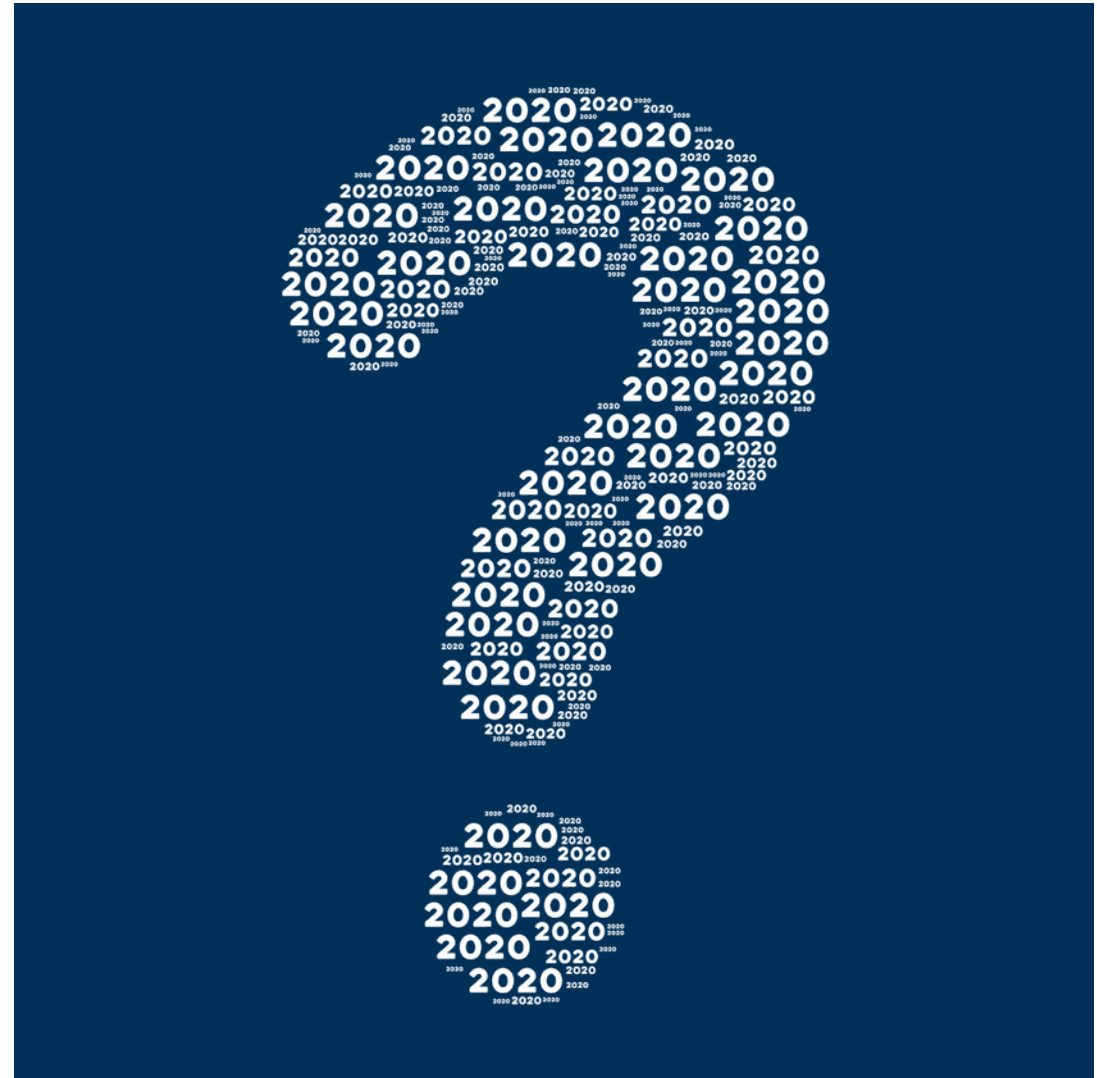
Motivated by security, protection, choice and control²



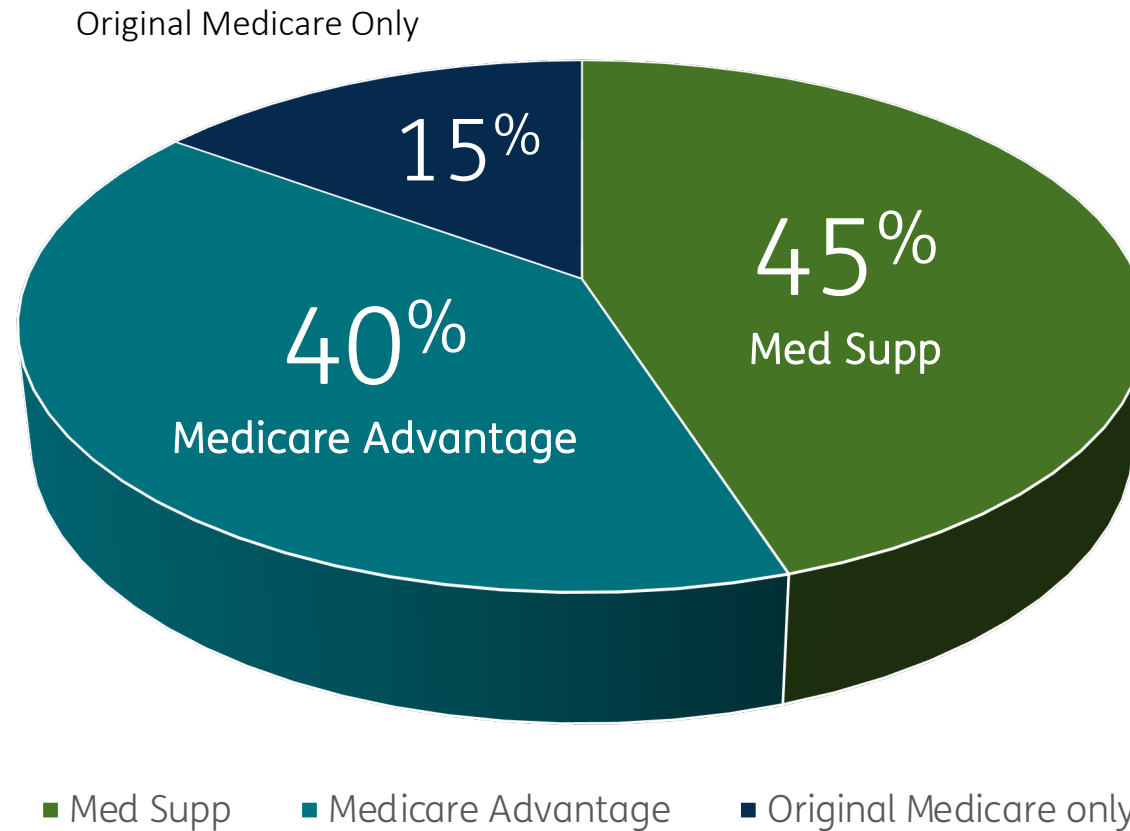
Talking to friends, going online, Direct mail³

MACRA 2020

- Elimination of Plan F, High Deductible F, and Plan C for individuals newly eligible after 2019
- Plan G is the closest substitute for Plan F. Only benefit difference is \$198 (Part B deductible)
- Plan G is growing in popularity and will continue to grow
- Humana to introduce High Deductible Plan G rates with 1/1/2020 effective dates
- Humana will allow plan G enrollment for individuals who were eligible for plan C, F, or HF prior to 2020, as well as those newly eligible to Medicare



Breakdown of Age-in Enrollments



Humana Achieve Medicare Supplement Plans

Humana®

The Humana Achieve Difference

EXPANSIVE NATIONAL FOOTPRINT

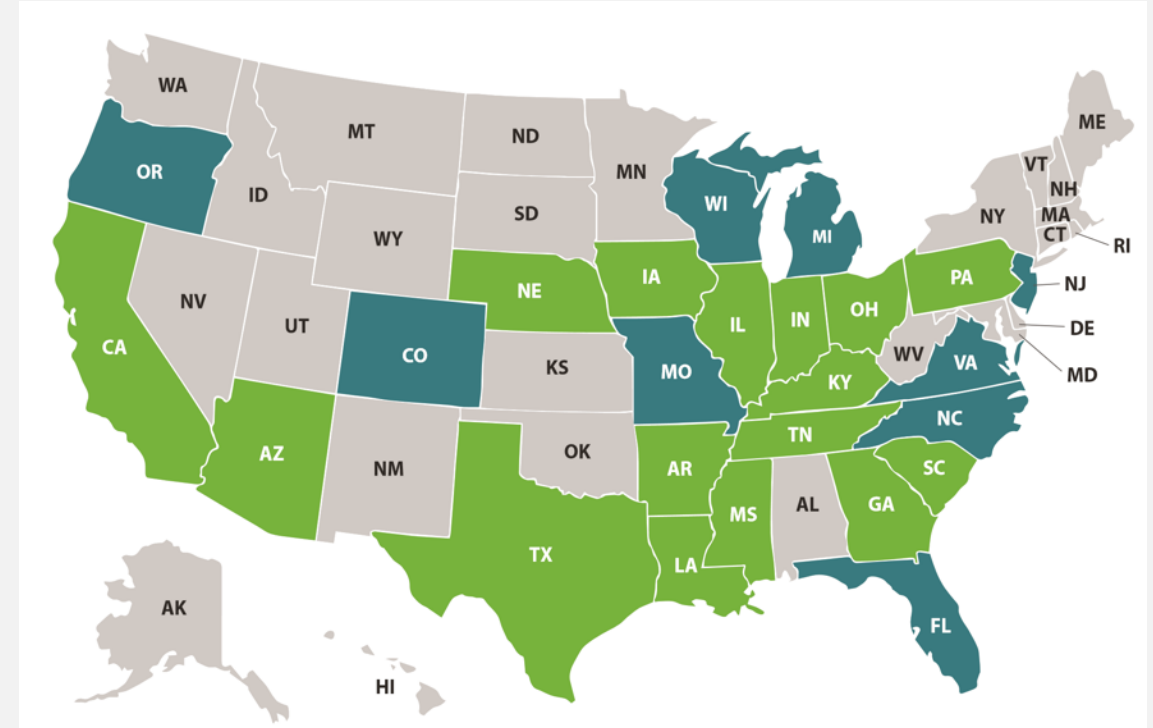
Filed or Live in 25 states

LIVE:

Arizona, Arkansas, California, Georgia, Indiana, Iowa,
Illinois, Kentucky, Louisiana, Mississippi, Nebraska,
Ohio, Pennsylvania, South Carolina, Tennessee, Texas

FILED:

Colorado, Florida, Michigan, New Jersey, North
Carolina, Oregon, Virginia, Wisconsin



 Approved

 **Filed**

The Humana Achieve Difference

- Most Competitive Humana Medicare Supplement to date
 - Expects to be industry leading in many areas
 - Competitive plan F for switchers
- Street Commission Increased
- Increased household discount – Up to 12%
- Lucrative Agent Marketing Allowance
- Includes same value-added services, including Well Dine, Hearing, Vision Discounts, and others with the exception of the Silver Sneakers Program

Humana Achieve: Competitive Rates – Plan F



67-YEAR OLD, FEMALE RATES, ZIP: 733

Carrier Name	Rate	Effective Date	A.M. Best Rating	Household Discount
Humana Achieve	\$106.23	12/1/2019	A-	12%
Nassau Life Insurance Company	\$106.84	1/16/2020	B+	7%
Central States Health & Life Insurance Co. of Omaha	\$113.39	3/1/2020	A-	7%
Aetna Health & Life Insurance Company	\$114.81	2/1/2020	A	7%
Great Southern Life Insurance Company	\$114.96	3/4/2019	A	10%

Humana Achieve: Competitive Rates – Plan N



67-YEAR OLD, FEMALE RATES, ZIP: 793

Carrier Name	Rate	Effective Date	A.M. Best Rating	Household Discount
Humana Achieve	\$70.68	12/1/2019	A-	12%
Philadelphia American Life Insurance Company	\$73.31	1/1/2020	B++	6%
Central States Health & Life Insurance Co. of Omaha	\$76.72	3/1/2020	A-	7%
Shenandoah Life Insurance Company	\$77.95	11/1/2019	A-	7%
Aetna Health Insurance Company	\$80.26	2/1/2020	A	7%

Humana Achieve: Competitive Rates – Plan G



67-YEAR OLD, FEMALE RATES, ZIP: 760

Carrier Name	Rate	Effective Date	A.M. Best Rating	Household Discount
Humana Achieve	\$90.08	12/1/2019	A-	12%
Shenandoah Life Insurance Company	\$90.69	11/1/2019	A-	7%
Renaissance Life & Health Insurance Company	\$94.81	8/12/2019	A	12%
Omaha Supplemental Insurance Company	\$96.71	7/29/2019	A	12%
Western United Life Assurance Company	\$96.74	9/1/2019	B+	7%

Humana Achieve Marketing Allowance

WHAT DO I EARN?

\$80 for every issued case in a month*

HOW DO I EARN?

Issue 3 underwritten cases in a month
Get paid on every issued case

WHEN DO I EARN?

Paid out the 20th of the following month

HOW MUCH CAN I EARN?

There is no limit to your earnings; as long as you are writing, you are earning!



Producers can now earn uncapped bonuses with a minimum of three underwritten cases in a month with Humana Achieve Medicare Supplement Plans.



NO LIMIT TO HOW
MUCH YOU EARN

\$80

PER ISSUED CASE

3


ISSUED UNDERWRITTEN
CASES TO QUALIFY

Paid on every issued case.
Valid April, May and June.*


*Payout excludes Guaranteed Issue business in all states except for CO, FL, IN, OR, SC, TN, and WI. All business issued in CO, FL, IN, OR, SC, TN, and WI, including Guaranteed Issue, will be paid at \$80 for each issued case.

Call your Humana upline for full product details.

Humana Achieve: Marketing Support



Achieve Medicare Supplement Plans



Achieve bliss.

Introducing Humana Achieve: premium coverage that's affordably-priced.


You know Humana is a big deal in the Medicare Supplement industry, and it's a name that your clients probably know, too. Which is why we're now offering Achieve. It's a plan that offers many of the same benefits as Humana's premier line of products at a great value.

Submit your request and get ready to Achieve bliss. You're just a few steps away from being able to sell our most competitively-priced Humana product yet.


Learn More

Talk to your clients about Achieve, the new, affordable Medicare Supplement product from Humana.

Call: 111-222-3333



Achieve Medicare Supplement Plans



Achieve more sales. Achieve higher bonuses.

Healthy business. Healthy bonuses.

Producers can now earn uncapped bonuses with a minimum of three underwritten cases in a month with Humana Achieve Medicare Supplement Plans.

• \$80 per issued case

• Paid on every issued case*

• Unlimited earning potential

• Valid January, February, March

*Excludes Guaranteed Issue business in all states except for CO, FL, IN, OR, SC, TN, and WI. All business issued in CO, FL, IN, OR, SC, TN, and WI, including Guaranteed Issue, will be paid at \$80 for each issued case.

Call your Humana upline for full product details.

Supplement FAQs

Humana Achieve® Medicare Supplement Plans. Guide on Vantage.

Navigation. Simply click on a specific question and review questions all together.

Guaranteed Issue (GI) applications?

Open Enrollment (OEP)?

CHIP Reauthorization Act of 2015 eligible Medicare beneficiaries and why is non-branded marketing available to Humana Achieve Medicare Supplement Plans been available?

Value Proposition? Supplement Plans? How are they different from other plans?

How to submit business to Humana?


When? Timing of launch in my state?

How to join Humana Achieve?

SUPPORT

- What enrollment methods are available for Humana Achieve Med Supp plans?
- Can agents contact underwriting directly?
- Do the local Humana market offices/agents understand and support Achieve Medicare Supplement plans?
- Is Medicare Supplement training available for brokers?

continued -



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For agents only. Do not distribute.


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ATTENTION TEXAS AGENTS


Introducing **Humana Achieve:**

AGE	PLAN F	PLAN G	PLAN N
65-67	\$106.23	\$90.07	\$70.68
70	\$110.34	\$93.19	\$73.40
75	\$130.13	\$111.62	\$90.54

Rates shown are for a Female Preferred rate with the household discount in Bexar County (78292). Rates may vary by location, gender, and age.



LOWER RATES




INCREASED COMMISSIONS


12%

HOUSEHOLD DISCOUNT

The best news all day...
You're already contracted and ready to write.
Call your Humana upline or visit
HumanaAchieve.com for full product details.


GHHKPS6EN FOR AGENT USE ONLY. NOT FOR GENERAL PUBLIC.





Agent Resources

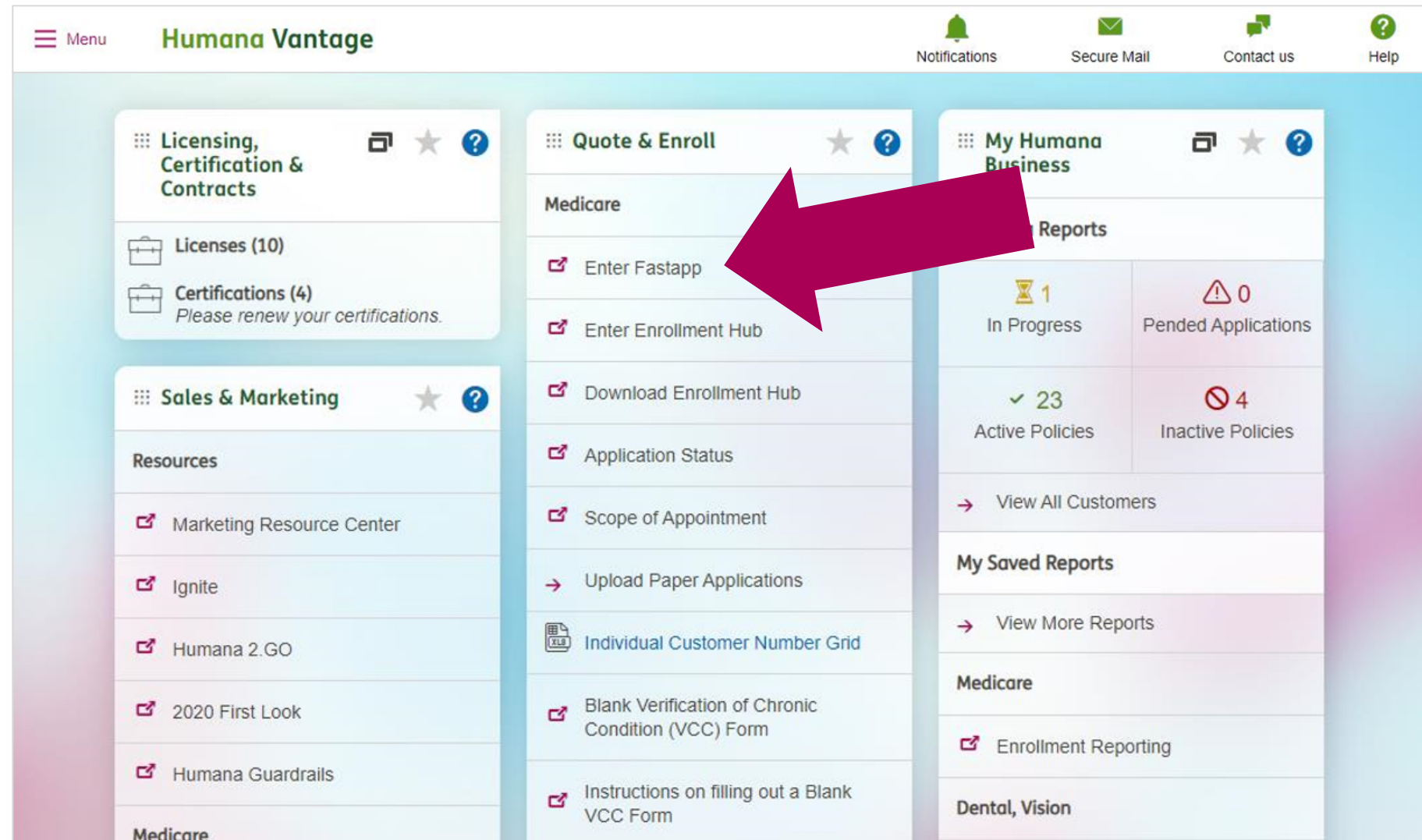
Enrollment | Prospecting | Tools



13 | Humana.

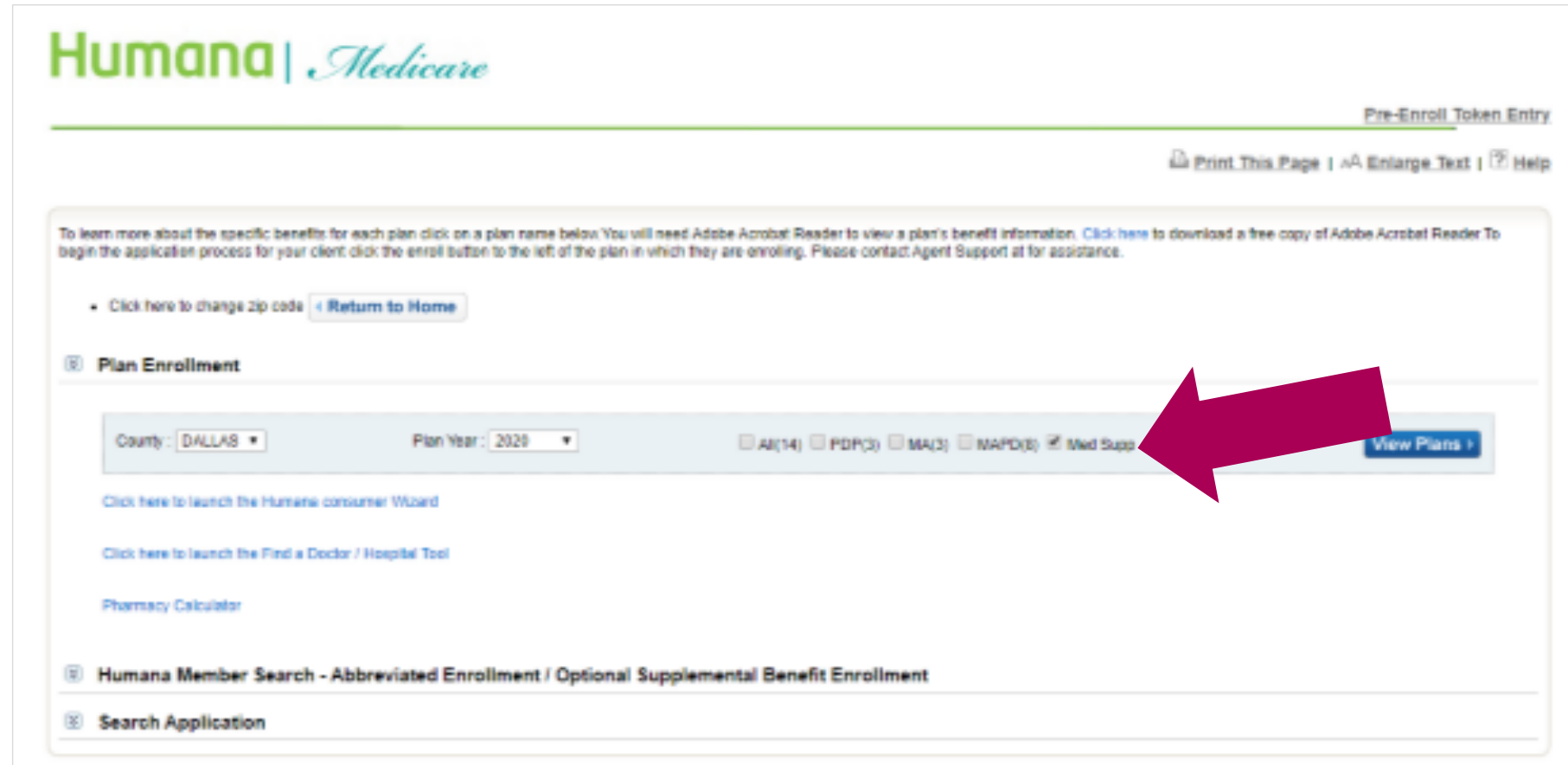
Humana Achieve: Telephonic Enrollment Process

Log into your Humana Agent Portal and click
“Enter Fastapp”



Humana Achieve: Telephonic Enrollment Process

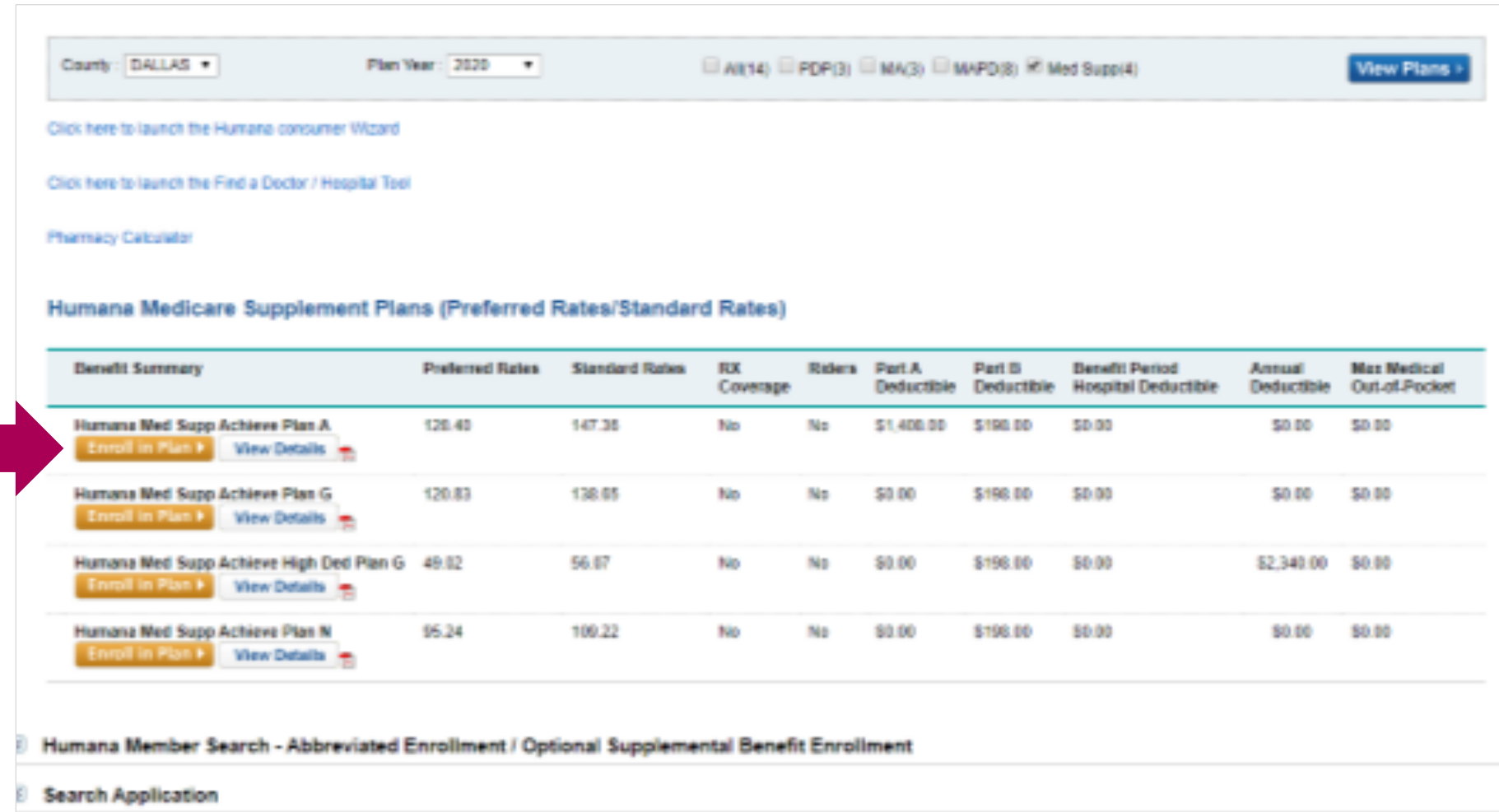
Don't forget to Select
“**Med Supp**” before
viewing your plan
options.



The screenshot shows the Humana Medicare website interface. At the top, the Humana Medicare logo is displayed. Below the logo, there are links for "Pre-Enroll Token Entry", "Print This Page", "Enlarge Text", and "Help". A message states: "To learn more about the specific benefits for each plan click on a plan name below. You will need Adobe Acrobat Reader to view a plan's benefit information. Click here to download a free copy of Adobe Acrobat Reader. To begin the application process for your client click the enroll button to the left of the plan in which they are enrolling. Please contact Agent Support at for assistance." Below this message, there are links for "Click here to change zip code" and a "Return to Home" button. The "Plan Enrollment" section is highlighted, showing a form with "County: DALLAS" and "Plan Year: 2020". To the right of these fields are checkboxes for "AI(14)", "PDP(3)", "MA(3)", "MAPD(6)", and "Med Supp". The "Med Supp" checkbox is checked, and a red arrow points to it. To the right of the checkboxes is a "View Plans" button. Below the form, there are links for "Click here to launch the Humana consumer Wizard", "Click here to launch the Find a Doctor / Hospital Tool", and "Pharmacy Calculator". At the bottom, there are links for "Humana Member Search - Abbreviated Enrollment / Optional Supplemental Benefit Enrollment" and "Search Application".

Humana Achieve: Telephonic Enrollment Process

After you've provided information regarding your client, you're redirected to a quoting page. To begin the application click **“Enroll in Plan”**



County: DALLAS Plan Year: 2020 ☐ A(14) ☐ PDP(3) ☐ MA(3) ☐ MAPD(8) ☒ Med Supp(4) [View Plans >](#)

[Click here to launch the Humana consumer Wizard](#)

[Click here to launch the Find a Doctor / Hospital Tool](#)

[Pharmacy Calculator](#)

Humana Medicare Supplement Plans (Preferred Rates/Standard Rates)

Benefit Summary	Preferred Rates	Standard Rates	RX Coverage	Riders	Part A Deductible	Part B Deductible	Benefit Period Hospital Deductible	Annual Deductible	Max Medical Out-of-Pocket
Humana Med Supp Achieve Plan A Enroll in Plan > View Details	120.40	147.38	No	No	\$1,400.00	\$198.00	\$0.00	\$0.00	\$0.00
Humana Med Supp Achieve Plan G Enroll in Plan > View Details	120.83	138.65	No	No	\$0.00	\$198.00	\$0.00	\$0.00	\$0.00
Humana Med Supp Achieve High Ded Plan G Enroll in Plan > View Details	49.92	56.67	No	No	\$0.00	\$198.00	\$0.00	\$2,340.00	\$0.00
Humana Med Supp Achieve Plan N Enroll in Plan > View Details	95.24	100.22	No	No	\$0.00	\$198.00	\$0.00	\$0.00	\$0.00

[Humana Member Search - Abbreviated Enrollment / Optional Supplemental Benefit Enrollment](#)

[Search Application](#)

Humana Achieve: Why Agents Love the Telephonic Enrollment Process

- Main screen for enrollment gives you immediate updates on active policies, inactive policies, and pending applications
- Straight-forward health questions – complete application only takes about 10 minutes
- Humana allows you to select “Coupon Book” as a method of payment – this is extremely unique
- Digital signature option is sent via email
- The IVR signature is preferred because the application can be submitted immediately

Others Agree on Humana's Brand Strength

- #1 Health Care Provider (Forbes)
- #1 in Customer Service Among Health Insurers 2020 (Newsweek)
- #3 Best Health Insurance Company¹
- #5 Most Valuable Healthcare Brand in 2019²
- Largest health insurer based in the South¹



Achieve More Today

- Login to your Agent Portal
- Start running quotes via FastApp today
- Review the health history questions
- **Complete your first case in under 10 minutes!**



Questions?

