



# Aetna Senior Supplemental Insurance



January 2020

# Aetna Senior Supplemental Insurance

---

- Headquarters in Nashville, TN area (Franklin)
- Dedicated agent services team
- Business persistency
- Competitive premium rates
- Top commissions and growing renewals
- Cross-selling opportunities with complete senior market portfolio

**35+**  
years in senior  
market

**400+**  
associates

**30,000+**  
licensed agents

# Top financial ratings

---

## Rated "A" Excellent by A.M. Best Company\*

Aetna Senior Supplemental Insurance includes:

- Aetna Health and Life Insurance Company (AHLIC)
- Aetna Health Insurance Company (AHIC)
- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)



\*"A" is the third highest rating out of sixteen possible ratings by A.M. Best Company (as of August 22, 2018).  
Founded in 1899, A.M. Best Company is the world's oldest and most authoritative insurance rating and information source.

# Medicare Supplement

Does your client have  
coverage for  
**unexpected medical  
expenses** that  
Medicare does not  
cover?



# Why Medicare Supplement?

---

- Choice of plans to meet the individual's needs
- Choice of any licensed doctor or hospital that is eligible to receive reimbursement from Medicare – no network constraints
- Plans are portable; policyholders don't have to worry about losing coverage when they relocate
- Unlike Medicare Advantage plans, Medicare Supplement applications are accepted throughout the year for eligible applicants
- Plans available that cover emergency care outside the United States
- Claims are electronically submitted by the Original Medicare processor for Parts A and B



# Why choose us?

- **Broad choice of plans**
- **Portable coverage**
- **Guaranteed renewable**
- **Does not include a pre-existing condition clause**
- **Competitive commissions premium rates**
- **Competitive premium rates**
- **Sales incentives**



**Medicare Supplement Insurance**  
Plans A, B, F, High Deductible F, G, N

**Filling the gaps**

Underwritten by  
**Continental Life Insurance Company**  
of Brentwood, Tennessee  
An Aetna Company

**aetna**<sup>®</sup>

CLIMS03991 [aetnaseniorproducts.com](http://aetnaseniorproducts.com) 011118

# Medicare Supplement plan options

Plans	Plan A	Plan B	Plan F*	Plan G	Plan N
<b>Benefits</b>					
Basic benefits	•	•	•	•	•
Part B coinsurance	•	•	•	•	•**
Part A deductible		•	•	•	•
Skilled nursing facility coinsurance			•	•	•
Foreign travel emergency			•	•	•
Part B excess charges			•	•	
Part B deductible			•		

\*High deductible Plan F also available. Same benefits as Plan F after the calendar year deductible is paid.

\*\*Plan N requires up to a \$20 copayment for office visits; up to a \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.



# Breaking down the costs

---

Premiums for plan N are **lower** than plan G and plan F.

- Plan N has lower rate increases year over year
- With plan N, there is a **copay when the policyholder sees a doctor**. After the Part B deductible is met for the Medicare calendar year, the copay is up to \$20. There is a \$50 copay at the emergency room, but this is waived if the policyholder is admitted.
- In addition, **Part B excess charges are not covered** on plan N. These charges rarely occur and can be easily avoided if the policyholder goes to a provider that takes “Medicare assignment.”
  - There are almost no Part B excess charges if the provider accepts Medicare assignment.
  - 96% of providers who provide Medicare-covered services accept Medicare assignment.\*
  - 99% of all Medicare-covered services are paid on assignment.\*

\*Source: <http://kff.org/medicare/issue-brief/paying-a-visit-to-the-doctor-current-financial-protections-for-medicare-patients-when-receiving-physician-services/>



# Higher agent commissions

---

We've recently increased agent commissions for Plan N in the following states to offset the change in plan premiums:

**Alabama**  
**Arizona**  
**Georgia**  
**Idaho**  
**Illinois**  
**Indiana**  
**Iowa**  
**Kansas**  
**Kentucky**  
**Louisiana**  
**Maryland**  
**Michigan**  
**Nebraska**  
**Nevada**  
**New Jersey**  
**North Carolina**  
**Ohio**  
**Pennsylvania**  
**South Carolina**  
**Tennessee**  
**Texas**  
**Virginia**  
**West Virginia**

**23**

states with  
higher Plan N  
commissions

# Household discount

---

**The two Medicare eligible individuals applying for coverage must be either:**

- Married
- Domestic Partner (civil union or partnership), or
- Individuals who have resided at the same residence for 12 continuous months or more

**Both applications must result in an issued Medicare Supplement policy – but the applicants do not have to apply at the same time.**

**Application for the discount MUST be indicated on the application**

- For applicants who apply separately (such as when one spouse later becomes eligible for Medicare), the second applicant MUST include the existing policyholder's coverage information

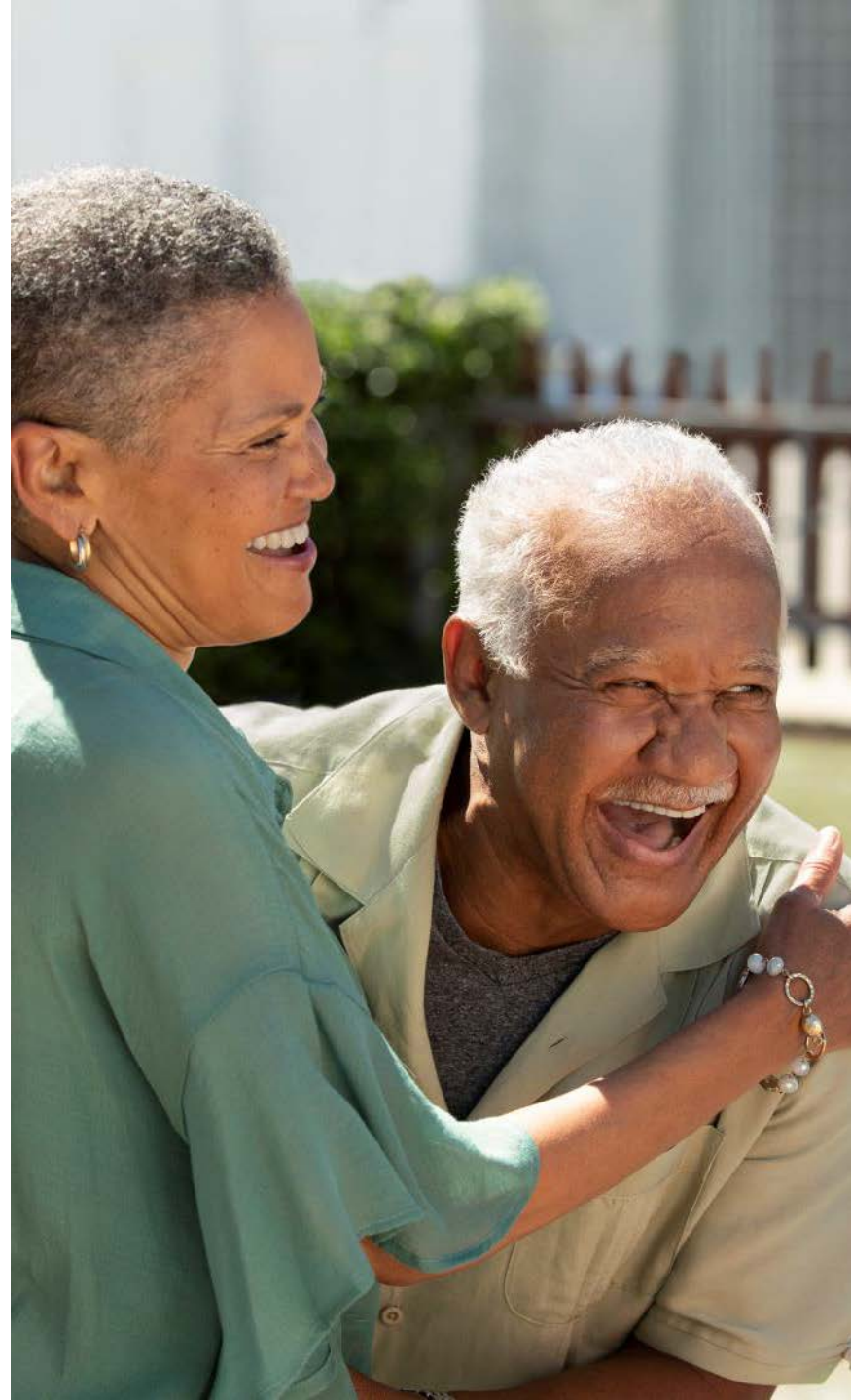


# No pre-existing condition limitations

---

**Unlike some Medicare Supplement plans, pre-existing condition limitations DO NOT apply to individual AHIC, AHLIC, ACI, or CLI Medicare Supplement policies**

**A pre-existing condition** is any injury, sickness or disease for which the insured has received, or has had recommended, medical advice or treatment during the six months before the effective date.





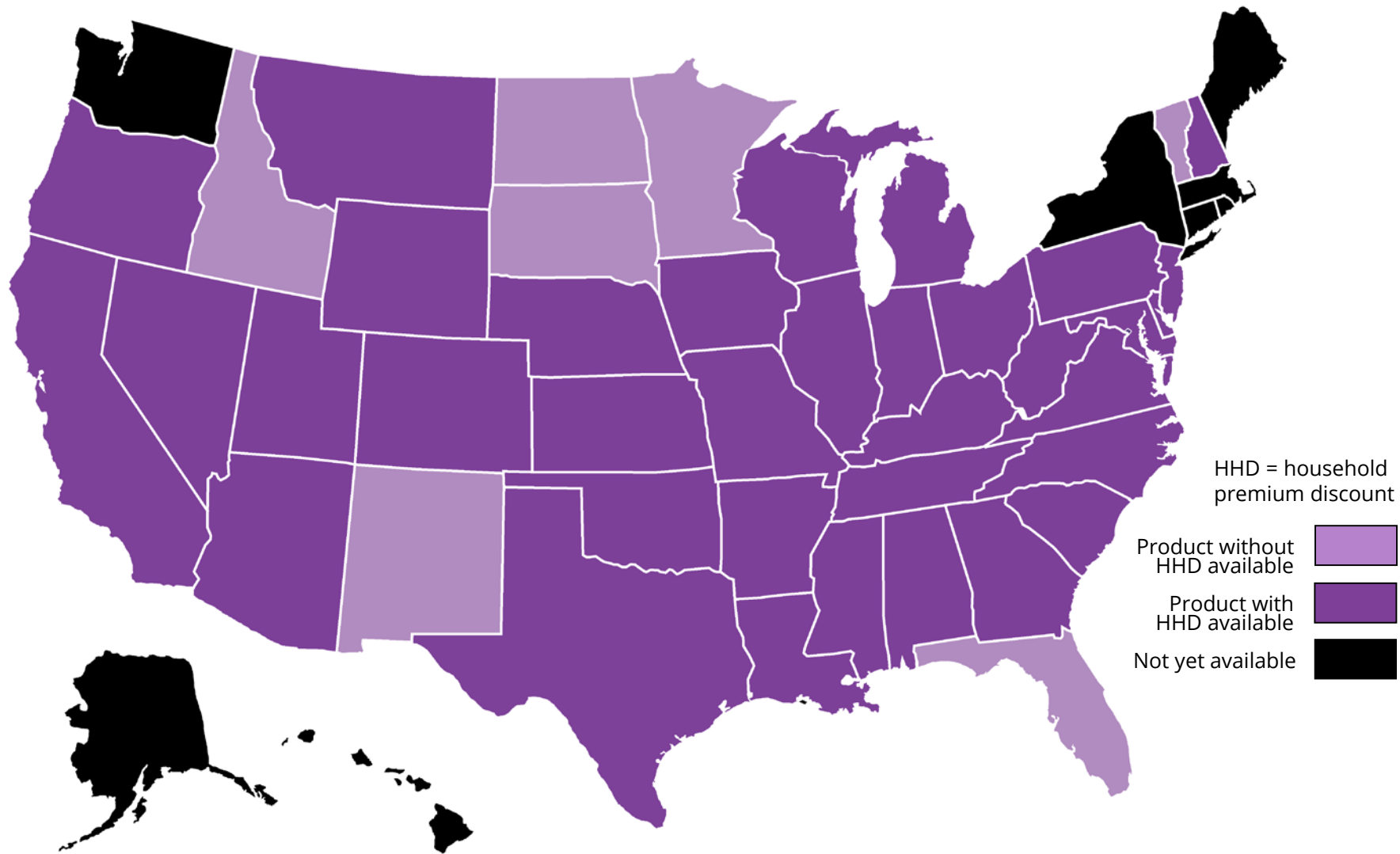
# Underwriting

---

## Application health questions

- Make sure the applicant fully understands each part of the question and has enough time to carefully consider his/her response.
- If an applicant is unsure as to how to answer any of the health questions based on his/her health history, contact our underwriting department for guidance before you complete the application form.
  - Responding incorrectly to a health question can result in a policy that is later rescinded.
- An underwritten application may not always be the best option for an applicant if the applicant has a guaranteed issue right.

# Medicare Supplement product availability (as of May 13, 2019)



# What is MACRA?

---

## Medicare Access and CHIP Reauthorization Act of 2015

- Federal law
- Affects plans sold to newly-eligible Medicare beneficiaries

### **“Newly-eligible”**

First becomes eligible for Medicare upon age 65, disability, or end-stage renal disease on or after January 1, 2020

- Cannot purchase Medicare Supplement plans that cover the Part B deductible
- Effective January 1, 2020
- Current beneficiaries are not affected

# What does MACRA mean to your clients?

---

## Three “types” of clients:





# What does MACRA mean to your clients?

---

## Current Medicare Supplement policyholders

- Their policies do not change
- No action is required
- Can continue to purchase Medicare Supplement plans that cover the Part B deductible
- Includes Plans C, F, and High Deductible F

# What does MACRA mean to your clients?

---

## **Medicare-eligible on or before December 31, 2019**

- Medicare Supplement options remain the same as today
- Can continue to purchase Medicare Supplement plans that cover the Part B deductible
- Includes Plans C, F, and High Deductible F

# What does MACRA mean to your clients?

---

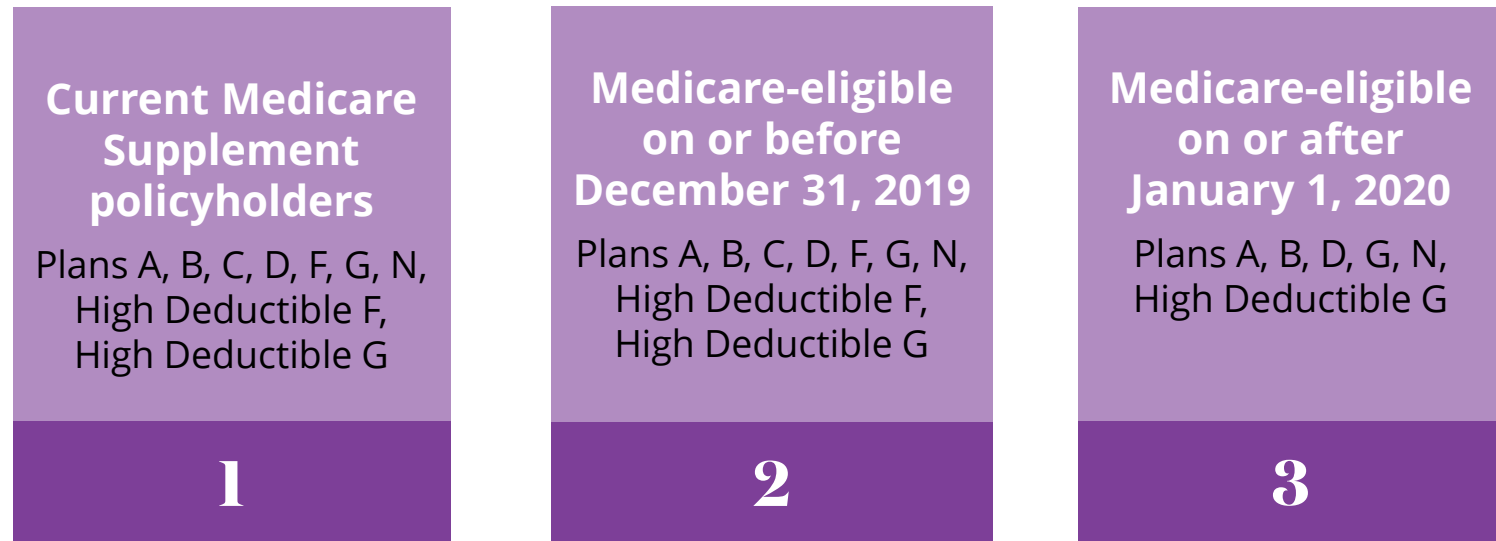
## Medicare-eligible on or after January 1, 2020

- Referred to as “newly-eligible” under MACRA
- Medicare Supplement options will change
- Cannot purchase Medicare Supplement plans that cover the Part B deductible – Plans C, F, and High Deductible F
- Guaranteed issue plans available: Plans D, G, and High Deductible G
- High Deductible G = new plan

# Medicare Supplement plans available

---

**Effective January 1, 2020**



Plans vary by state.  
All plans are not available in all states.

**MACRA is unique  
from previous  
modifications to  
the Medicare  
Supplement law.**

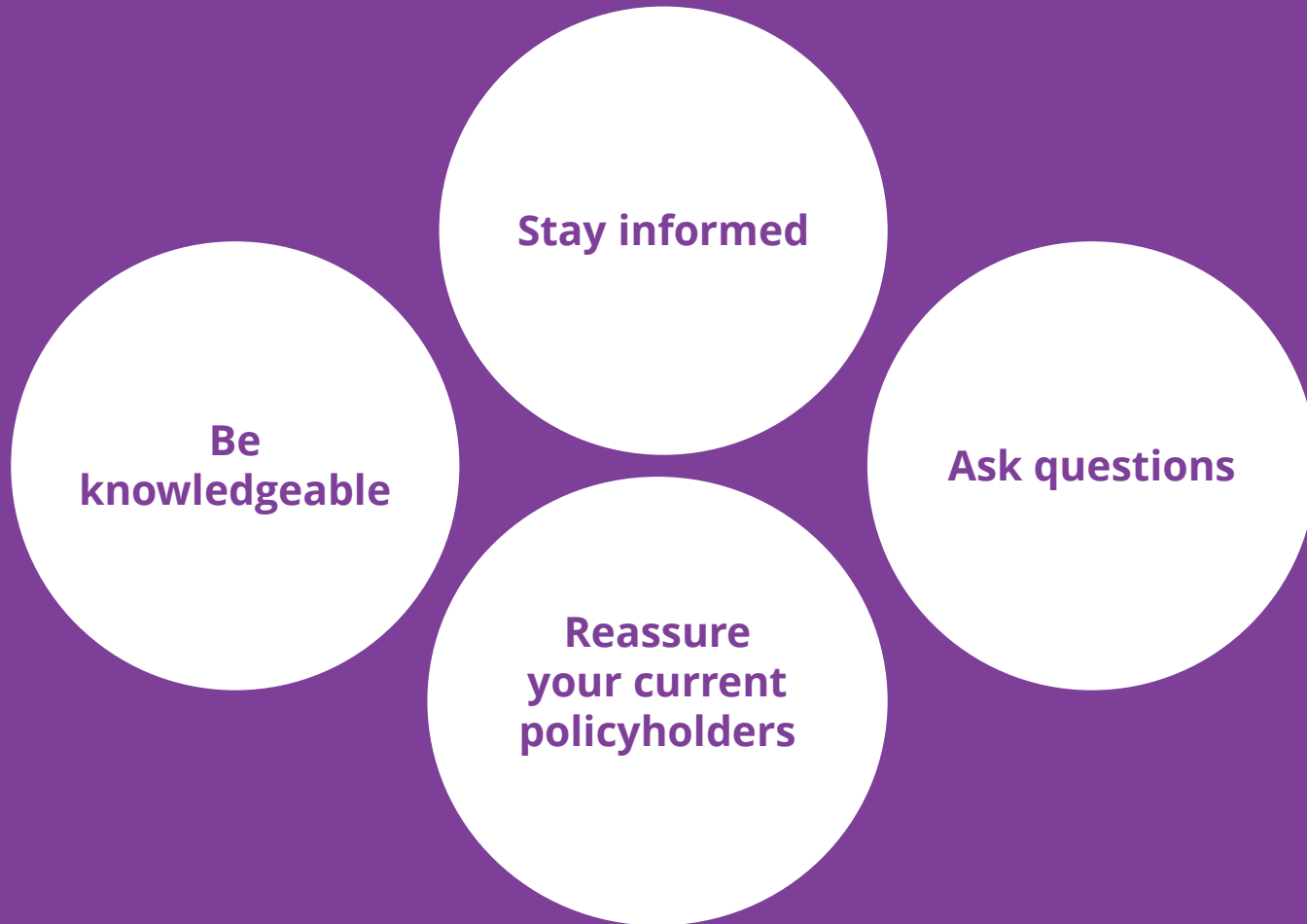
MACRA does not close  
previous blocks of  
business.

Plans C and F are not  
going away.



# What can you do now?

---



# Who can answer my questions?

---

**Email us:**  
AgentFeedback  
@aetna.com



**Learn more:**  
naic.org



**Coming soon:**  
Plan availability  
by state  
(when regulatory  
approvals received)

Things to  
remember



# Compliance guidelines

---

## Privacy

- Customer information must be protected and secured at all times, including:
  - Demographic, bank and health information
  - Coverage type, policy and claims information
- All business electronics and mobile devices must be encrypted
  - Do not download or store customer data unless absolutely necessary
  - Secure these devices when not in use
- Any loss of data / lost laptops / stolen devices must be reported to Aetna Compliance
  - Notify Aetna's 24hr hotline ASAP at **800-682-3213**
- Vendors and support staff must also comply with privacy laws.
  - Only provide the minimal amount of customer data needed to transact business

**Here to help**

# Sales support

---

We have a dedicated agent services team for all of your administrative questions.

- Email: [AetSSInformation@aetna.com](mailto:AetSSInformation@aetna.com)
- Website: [www.aetnaseniorproducts.com](http://www.aetnaseniorproducts.com)
- Phone: **866-272-6630**

## Communications

Be sure the contact information in your agent profile is accurate. We send periodic emails about operational updates, product launches, sales incentives, rate changes, and more.

# Sales support

Our sales management team offers **product training** and **support** to help grow your business.

## WEST

AK, AZ, CA, CO, HI, IA, ID,  
IL, KS, MT, ND, NE, NV,  
OR, SD, UT, WA, WY

Regional Vice President  
**Tony Clark**  
[Tony.Clark@aetna.com](mailto:Tony.Clark@aetna.com)  
804-381-1068

Regional sales manager  
**Dan Memory**  
[MemoryD@aetna.com](mailto:MemoryD@aetna.com)  
224-813-2260

Regional sales specialist  
**Tonya Addison**  
[AddisonT@aetna.com](mailto:AddisonT@aetna.com)  
959-299-4659

## MIDWEST

KY, MI, MN, MO, NJ, PA,  
TN, WI

Regional Vice President  
**George Pelekanos**  
[George.Pelekanos@aetna.com](mailto:George.Pelekanos@aetna.com)  
615-785-2599

Regional sales manager  
**Rick Huemmer**  
[HuemmerR@aetna.com](mailto:HuemmerR@aetna.com)  
615-917-2873

Regional sales specialist  
**Rose Faulkner**  
[Rose.Faulkner@aetna.com](mailto:Rose.Faulkner@aetna.com)  
615-807-7515

## EAST

CT, DC, DE, FL, IN, MA,  
MD, ME, NC, NH, NY, OH,  
RI, SC, VA, VT, WV

Regional Vice President  
**Jeff Nasser**  
[NasserJ@aetna.com](mailto:NasserJ@aetna.com)  
317-910-2830

Regional sales manager  
**Paul Ericson**  
[EricsonP@aetna.com](mailto:EricsonP@aetna.com)  
615-202-9731

Regional sales specialist  
**Collen Trayser**  
[TrayserC2@aetna.com](mailto:TrayserC2@aetna.com)  
615-807-7517

## SOUTH

AL, AR, GA, LA, MS, NM,  
OK, TX

Regional Vice President  
**Kevin Moore**  
[MooreK7@aetna.com](mailto:MooreK7@aetna.com)  
615-927-1089

Regional sales manager  
**Justine Sawyers**  
[SawyersJ@aetna.com](mailto:SawyersJ@aetna.com)  
214-789-4284

Regional sales specialist  
**Suzanne Guillebeau**  
[GuillebeauS@aetna.com](mailto:GuillebeauS@aetna.com)  
959-299-4655

# Sales incentives



# We got this

Complete details at  
[aetnaseniorproducts.com](http://aetnaseniorproducts.com)  
(agent side)

## Aetna Senior Supplemental Insurance Bonus Programs – Med Supp and Ancillary

The more qualifying applications submitted and policies issued, the more bonus you earn!

### Qualification period

<i>Application dates:</i>	<i>Effective dates:</i>	<i>Issued by:</i>	<i>Payout by:</i>
January 1-31, 2020	January 1– May 31, 2020	February 15, 2020	February 29, 2020
February 1-29, 2020	February 1– May 31, 2020	March 15, 2020	March 31, 2020
March 1-31, 2020	March 1– May 31, 2020	April 15, 2020	April 30, 2020

### Qualifying product — Medicare Supplement

Submit qualifying applications and receive a **\$100 bonus** per underwritten application and a **\$25 bonus** per open enrollment application.

To receive a payout, you must submit a minimum of 5 signed applications (underwritten, guaranteed issue or open enrollment) and policies must be issued by dates indicated above.

### Qualifying products (ancillary) —

- Dental, Vision and Hearing
- Cancer and Heart Attack or Stroke/Plus
- Hospital Indemnity/Flex
- Recovery Care/Nursing Facility Care
- Home Care/Plus

Submit qualifying applications of any of the qualifying ancillary products and receive a **\$25 bonus** per application. Policies must be issued by dates indicated above, with \$180 minimum annual premium.

Thank you

