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Clear Spring Health
2023 MAPD First Look

Who is Clear Spring Health?



Clear Spring Health is part of the **Group 1001 family of insurance companies** with ~\$50 billion in assets under management

Leveraging upon its record of building successful businesses and strong operating fundamentals, Group 1001 powers the next generation of insurance businesses with useful and intuitive solutions and products accessible to everyone.

- Clear Spring Health is an entrepreneurial, second-generation Medicare insurance company offering consumer focused products and innovative healthcare tools
- The Company built a platform in a high barrier to entry space, demonstrated **explosive growth** and presents **unique capabilities** relative to other Medicare Advantage entrants
- Clear Spring is one of the **fastest** growing plans in the country and have **tripled membership** during the most recent Medicare Annual Enrollment Period.
- Clear Spring currently sponsors Medicare Advantage plans in five states and Prescription Drug plans in 42 states plus DC.



■ = States where Clear Spring sponsors Medicare Advantage Plans



PY 2023 Product Offering

Clear Spring Health offers four plan types which vary by state. The following slides detail the plan types by state as well as product specific highlights.



2023 Plan Summaries

- *This material is for training purposes only and is not to be shared until October 1, 2022, when the PY 2023 AEP begins.*
- *Benefits illustrated in this material have been submitted via bid to CMS and are pending approval. As a result, they are subject to change.*
- *Full benefit details will be available via the Benefit Summary and Evidence of Coverage on the CSH website on October 1, 2022.*
- *This is not to be used or shared with beneficiaries (members or prospective members).*

Clear Spring Health MAPD Plans

In addition to the below new supplemental benefits our MAPD plans also offer the following:

- \$0 Premium on all plans
- \$0 Primary Physician copays on all plans
- 9 out of 11 plans offer \$0 Part D deductible
- Enhanced Dental coverage
- Access to quality care through an extensive network of hospitals, physicians and dentists

Product								
Dental	Hearing	Vision	OTC	Transportation	Healthy Foods/Produce	Meals after Discharge (Readmission Prevention)	Excluded Drug Coverage	Senior Savings Model
\$250 Flex Debit Card (quarterly), in addition to regular benefit It does not carry over	\$150 quarterly (H3071-002 only plan to receive physical card)	Various number of one-way trips by plan	\$50 per month; \$600 per year for members who qualify (*)	Up to 20 meals, up to 28 days <u>after</u> each inpatient discharge	Generic Cialis covered - All non-DSNP MAPD Plans	Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy -All non-DSNP MAPD (Select Insulin listed in appendix)		

(*) Member must have one or more the following conditions to qualify: Cardiovascular disorders, Chronic Heart Failure, Diabetes, Chronic Lung disorders, Chronic and disabling mental health conditions

Colorado

Colorado has 2 plan offerings.

- Essential (HMO)
- Essential (PPO)



Colorado - Overview

Portfolio Offering

Plan Name	Product Type	PY 2022 Premium	PY 2023 Premium
Essential (H6379-001)	HMO	\$0	\$0
Essential (H8014-001)	PPO	NA	\$0
Essential (H2020-001) - Terminated	PPO	\$0	NA

Network Highlights

Hospitals

Banner Health
Boulder Community Health
HCA – HealthOne
National Jewish
SCL Health Saint Joseph Hospital
UC Health & CU Medicine
Centura
Parkview
St. Mary Corwin

Medical Groups

Boulder Valley IPA
Practice Health IPA
Pueblo Health Care IPA
Clinica Family Health Services
Stride Clinics
Peak Vista Community Health Center
Salud Family Health Centers
Sheridan Health Services
Sunrise Community Health

Expanded Dental Network: Over 4,000 dental providers

Service Area (no new counties for 2023)

HMO

Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, Weld

PPO

Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Larimer, Weld

Top Markets

Northern Colorado
Denver Metro
Southern Colorado



Colorado

Clear Spring Health Essential (HMO) Overview (H6379-001)

Type	Service Area	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, Weld	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Cardiac and Pulmonary Rehabilitation service: Decrease in copay from \$30 to \$20
- Specialist: \$0 copay for endocrinologist, \$20 for all other specialists
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Hearing Max Benefit: \$500 yearly per ear

Primary Selling Points

- \$3400 MOOP
- \$150 copay per day for days 1-5 in Hospital
- \$0 PCP copay
- \$50,000 benefit for Worldwide Emergency Coverage
- No Part D deductible

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Transportation: 12 round trip rides a year
- Over the Counter Benefit: Increased from \$100 quarterly to \$150 quarterly
- Meals: 20 meals for 28 days after discharge
- Food & Produce: \$50 per month for healthy food & produce*
- Senior Savings Model: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage: Generic Cialis



Colorado

Clear Spring Health Essential (PPO) Overview (H8014-001)

Type	Service Area	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
PPO	Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Larimer, Weld	New	NA	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Endodontics, unlimited periodontics, and unlimited extractions
- Specialist: \$0 copay for Endocrinologist, \$20 copay for all other specialists

Primary Selling Points

- \$5500 MOOP
- \$150 OTC benefit every quarter
- \$0 PCP copay
- \$50,000 benefit for Worldwide Emergency Coverage
- **No Part D deductible**
- \$40 Mental Health copay

Supplemental Benefits

- **\$250 Flex Card:** To be used on dental, vision and hearing quarterly, does not roll over
- **Transportation:** 12 one-way rides a year
- **Over the Counter Benefit:** \$150 quarterly
- **Meals:** 20 meals for 28 days after discharge
- **Food & Produce:** \$50 per month for healthy food and produce*
- **Senior Savings Model:** Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- **Excluded Drug Coverage:** Generic Cialis

Georgia

Georgia has 4 plan offerings.

- Select Plus (HMO)
- Choice (PPO)
- Silver (CSNP)
- Deluxe (DSNP)



Georgia - Overview

*Dependent upon Medicaid eligibility level.

Portfolio Offering

Plan Name	Product Type	PY 2022 Premium	PY 2023 Premium
Select (H6672-004)	HMO	\$0	Crosswalk to H6672-005
Select Plus (H6672-005)	HMO	NA	\$0
Choice (H9589-003)	PPO	\$0	\$0
Silver (H6672-003)	CSNP-HMO	\$0	\$0
Deluxe (H6672-001)	DSNP-HMO	\$0*	\$0*

Network Highlights

Piedmont Health System, Northside Hospital (Cherokee & Forsyth), Optim Hospital (Screven), Prime Healthcare (Clayton) Memorial Hospital (Chatham), St. Mary's Health System (Franklin & Greene), Wellstar Health System, **Grady Health System**,

Service Area (no new counties for 2023)

Baker, Baldwin, Banks, Barrow, Bibb, Bleckley, Bryan, Butts, Chatham, Cherokee, Clayton, Clinch, Crawford, Dawson, DeKalb, Dodge, Dooly, Fayette, Forsyth, Franklin, Greene, Hancock, Hart, Heard, Henry, Houston, Jasper, Jones, Lamar, Lumpkin, Macon, Madison, McIntosh, Meriwether, Monroe, Morgan, Newton, Oconee, Oglethorpe, Peach, Pickens, Pike, Pulaski, Putnam, Rabun, Rockdale, Schley, Screven, Stephens, Talbot, Taliaferro, Taylor, Twiggs, Walton, White, Wilcox, Wilkinson

Top Markets

Bibb County
Chatham County
DeKalb County



Georgia

Clear Spring Health Select (HMO) Overview (H6672-004)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$0	Crosswalk to H6672-005

Significant Benefit Highlights/Changes

[Crosswalk to H6672-005](#)

Primary Selling Points



Georgia

Clear Spring Health Select Plus (HMO) Overview (H6672-005)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$19	\$0

Significant Benefit Highlights/Changes

- Cardiac and Pulmonary Rehabilitation services: Decrease in copay from \$30 to \$20
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Specialist: \$0 copay for Endocrinologist, \$45 copay for all other specialists

Primary Selling Points

- MOOP \$3450
- \$3000 benefit for Comprehensive Dental including dentures
- **No Part D deductible**
- \$0 PCP copay
- \$40 Mental Health copay

Supplemental Benefits

- **\$250 Flex Card:** To be used on dental, vision and hearing quarterly, does not roll over
- **Over the Counter Benefit:** Increase from \$90 quarterly to \$150 quarterly
- **Transportation:** 36 one-way trips per year
- **Meals:** 20 meals for 28 days after discharge
- **Food and Produce:** \$50 to use every month on food and produce*
- **Senior Savings Model:** Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- **Excluded Drug Coverage:** Generic Cialis



Georgia

Clear Spring Choice (PPO) Overview (H9589-003)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
PPO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- MOOP: Lowered from \$7550 to \$6700
- Cardiac and Pulmonary Rehabilitation services: Decrease in copay from \$30 to \$20
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Specialist: \$0 copay for Endocrinologist, \$45 copay for all other specialists

Primary Selling Points

- \$0 PCP copay
- \$40 Mental Health copay

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Over the Counter Benefit: Increase from \$45 quarterly to \$150 quarterly
- Transportation: 12 one-way trips per year
- Meals: 20 meals for 28 days after discharge
- Food and Produce: \$50 to use every month on food and produce*
- Senior Savings Model: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage: Generic Cialis



Georgia

Clear Spring Health Silver (CSNP) (HMO) Overview (H6672-003)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
CSNP-HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- MOOP: Decrease from \$7550 to 6700
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Specialist: \$0 copay for Endocrinologist, \$25 copay for all other specialists

Primary Selling Points

- \$2000 benefit for Comprehensive Dental including dentures
- \$225 Ambulance- Land/Air
- \$0 PCP copay
- \$30 Mental Health copay

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Over the Counter Benefit: Increase from \$90 quarterly to \$150 quarterly
- Transportation: 36 one-way trips per year
- Meals: 20 meals up to 28 days after discharge
- Food & Produce: \$50 per month for healthy food and produce*
- Senior Savings Model: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage: Generic Cialis



Georgia

Primary Audience (not confirmed for 2023)

Beneficiaries who are Medicare and Medicaid eligible including

- Qualifying Individual (QI)
- Qualified Disabled & Working Individuals (QDWI)
- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+) are covered by the State Medicaid program for their Medicare cost sharing.

Clear Spring Health Deluxe (DSNP) (HMO) Overview (H6672-001)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
DSNP-HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions

Primary Selling Points

- \$4000 benefit for Comprehensive Dental including dentures
- Transportation up to 36 one-way trips yearly

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Over the Counter Benefit: Increase from \$90 quarterly to \$150 quarterly
- Transportation: 36 one-way trips per year
- Meals: 20 meals up to 28 days after discharge
- Food & Produce: \$50 per month for healthy food and produce*

Illinois

Illinois has 3 plan offerings.

- Essential (HMO)
- Essential (HMO)
- Community Advantage (HMO)



Illinois - Overview

Portfolio Offering

Plan Name	Product Type	PY 2022 Premium	PY 2023 Premium
Essential (Northern Illinois) (H5454-002)	HMO	\$0	\$0
Essential (Southern Illinois) (H5454-001)	HMO	\$0	\$0
Community Advantage (H3071-002)	HMO	\$0	\$0
Community Flex (H3071-003)	HMO-POS	\$19	Crosswalk to H3071-002

Network Highlights

AMITA Clinically Integrated Network (compromised of both Ascension and Adventist Health providers), ChenMed/JenCare Senior Medical Center, Loretto Hospital
Loyola University Medical Center (which includes Gottlieb Memorial Hospital, MacNeal Hospital, Pipeline Hospitals/Physicians), Mercyhealth System, **NorthShore University Hospital System** (which includes Evanston Hospital, Northwest Community Hospital, Swedish Covenant Hospital), OSF Little Company of Mary Hospital, Saint Anthony Hospital, Sinai Hospital, St. Bernard Hospital, SwedishAmerican/University of Wisconsin, Thorek Hospital, University of Illinois – Rockford, and 8 FQHCs.

Service Area (no new counties for 2023)

Essential (Northern Illinois)

Cook, DuPage, Kane, Kankakee, LaSalle, McHenry, Will

Essential (Southern Illinois)

Boone, Clinton, Macoupin, Madison, Ogle, St. Clair, Stephenson, Winnebago

Community Advantage and Community Flex

Boone, Cook, DuPage, Kane, McHenry, Ogle, Will, Winnebago

Top Markets

Chicagoland Area
Rockford



Illinois

Clear Spring Health Essential (HMO) Overview – Northern Illinois (H5454-002)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Specialist: \$0 copay for Endocrinologist, \$35 copay for all other specialists
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Eyewear: Increased benefit from \$105 to \$200 every two years

Primary Selling Points

- MOOP among the lowest in the service area, \$2900
- \$0 PCP copay
- \$30 Mental Health copay
- \$225 Ambulance- Land/Air
- \$50,000 benefit for Worldwide Emergency Coverage
- No Part D deductible

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Transportation: 12 one-way trips per year
- Meals: 20 meals up to 28 days after discharge
- Food & Produce: \$50 per month for healthy food and produce*
- Over-the-Counter Benefit: Increased benefit from \$75 per quarter to \$150 per quarter
- Senior Savings Model: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage: Generic Cialis



Illinois

Clear Spring Health Essential (HMO) Overview – Southern Illinois (H5454-001)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Specialist: \$0 copay for Endocrinologist, \$35 copay for all other specialists
- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Eyewear: Increased benefit from \$105 to \$200 every two years
- Hearing: Increase in max benefit to \$500 per ear yearly, 2022 had no hearing benefit

Primary Selling Points

- MOOP among the lowest in the service area, \$2900
- \$0 PCP copay
- \$30 Mental Health copay
- \$225 Ambulance- Land/Air
- \$50,000 benefit for Worldwide Emergency Coverage
- No Part D deductible**

Supplemental Benefits

- \$250 Flex Card:** To be used on dental, vision and hearing quarterly, does not roll over
- Transportation:** 12 one-way trips per year
- Meals:** 20 meals up to 28 days after discharge
- Food & Produce:** \$50 per month for healthy food and produce*
- Over-the-Counter Benefit:** Increased benefit from \$75 per quarter to \$150 per quarter
- Senior Savings Model:** Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage:** Generic Cialis

(*) Member must have one or more the following conditions to qualify: Cardiovascular disorders, Chronic Heart Failure, Diabetes, Chronic Lung disorders, Chronic and disabling mental health conditions



Illinois

Clear Spring Health Community Advantage (HMO) Overview (H3071-002)

Type	New / Existing Offering	PY 2021 Premium	PY 2022 Premium
HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Increase in max benefit from \$2500 to \$4000, Unlimited endodontics, unlimited periodontics, and unlimited extractions
- MOOP: Decrease from \$3000 to \$2950
- Eyewear: Increased benefit from \$150 to \$300 yearly

Primary Selling Points

- MOOP \$2950
- \$0 PCP copay
- \$4000 benefit for Comprehensive Dental including dentures
- \$200 Ambulance- Land/Air
- No Part D deductible

Supplemental Benefits

- *\$250 Flex Card*: To be used on dental, vision and hearing quarterly, does not roll over
- *Transportation*: 12 one-way trips per year
- *Meals*: 20 meals up to 28 days after discharge
- *Food & Produce*: \$50 per month for healthy food and produce*
- *Over-the-Counter Benefit*: Increased benefit from \$120 per quarter to \$150 per quarter
- *Senior Savings Model*: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- *Excluded Drug Coverage*: Generic Cialis



Illinois

Clear Spring Health Community Flex (HMO-POS) Overview (H3071-003)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO-POS	Existing	\$19	Crosswalk to H3071-002

Significant Benefit Highlights/Changes

Crosswalk to H3071-002

Primary Selling Points

South Carolina

South Carolina has 4 plan offerings.

- Select (HMO)
- Gold Plus (PPO)
- Silver (CSNP)
- Deluxe (DSNP)



South Carolina - Overview

*Dependent upon Medicaid eligibility level.

Portfolio Offering				
Plan Name	Product Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
Select (H9403-004)	HMO	Existing	\$0	\$0
Choice (H2334-003)	PPO	Existing	\$0	Crosswalk to H2334-005
Gold Plus (H2334-005)	PPO	Existing	\$19	\$0
Silver(H9403-003)	CSNP – HMO	Existing	\$0	\$0
Deluxe (H9403-001)	DSNP - HMO	Existing	\$0*	\$0*

Network Highlights

Beaufort Memorial, Coastal Carolina Hospital (Hardeeville, Hilton Head Hospital, Regency Hospital, St. Francis.

Participating Hospital's outside of service area: Cherokee Medical Center – Gaffney, East Cooper Medical Center – Mount Pleasant, Edgefield County Hospital – Edgefield, Piedmont Medical Center – Rock Hill

Service Area *(no new counties for PY 2023)*

Beaufort, Chester, Colleton, Fairfield, Greenville, Hampton, Jasper, Lee, Saluda, Spartanburg, Union

Top Markets

Beaufort
Greenville
Spartanburg



South Carolina

Clear Spring Health Select (HMO) Overview (H9403-004)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Cardiac and Pulmonary Rehabilitation services: Decrease in copay from \$30 to \$20
- Specialist: \$0 copay for Endocrinologist, \$40 copay for all other specialists

Primary Selling Points

- \$0 PCP copay
- \$40 Mental Health copay
- **No Part D deductible**

Supplemental Benefits

- **\$250 Flex Card:** To be used on dental, vision and hearing quarterly, does not roll over
- **Transportation:** 12 one-way trips per year
- **Meals:** 20 meals up to 28 days after discharge
- **Food & Produce:** \$50 per month for healthy food and produce*
- **Over-the-Counter Benefit:** Increased benefit from \$90 per quarter to \$150 per quarter
- **Senior Savings Model:** Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- **Excluded Drug Coverage:** Generic Cialis



South Carolina

Clear Spring Choice (PPO) Overview (H2334-003)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
PPO	Existing	\$0	Crosswalk to H2334-005

Significant Benefit Highlights/Changes

Crosswalk to H2334-005

Primary Selling Points



South Carolina

Clear Spring Gold Plus (PPO) Overview (H2334-005)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
PPO	Existing	\$19	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Cardiac and Pulmonary Rehabilitation services: Copay reduced from \$30 to \$20
- Specialist: \$0 copay for Endocrinologist, \$45 copay for all other specialists
- Inpatient Hospital Psychiatric copay: Days 1-5 reduced from \$395 to \$295
- MOOP: Decreased from \$6700 to \$6500

Primary Selling Points

- \$0 PCP copay
- \$40 Mental Health copay
- \$275 Ambulance- Land/Air

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Transportation: 12 one-way trips per year
- Meals: 20 meals up to 28 days after discharge
- Food & Produce: \$50 per month for healthy food and produce*
- Over-the-Counter Benefit: Increased benefit from \$45 per quarter to \$150 per quarter
- Senior Savings Model: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- Excluded Drug Coverage: Generic Cialis



South Carolina

Primary Audience (not confirmed for 2023)

Beneficiaries who have been diagnosed with one of the following chronic conditions: Diabetes Type 1 or Type 2, Congestive Heart Failure (CHF) or Cardiovascular Disease (CVD), who may be in a traditional MA-PD or Original Medicare Plan.

Clear Spring Health Silver (CSNP) (HMO) Overview (H9403-003)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
CSNP-HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Specialist: \$0 copay for Endocrinologist, \$25 copay for all other specialists
- Inpatient Hospital copay: Days 1-5 reduced from \$300 to \$290
- Inpatient Hospital Psychiatric copay: Days 1-5 reduced from \$300 to \$290
- MOOP: Decreased from \$7550 to \$6700

Primary Selling Points

- \$0 PCP copay
- \$30 Mental Health copay
- \$225 Ambulance- Land/Air

Supplemental Benefits

- *\$250 Flex Card:* To be used on dental, vision and hearing quarterly, does not roll over
- *Transportation:* 36 one-way trips per year
- *Meals:* 20 meals up to 28 days after discharge
- *Food & Produce:* \$50 per month for healthy food and produce*
- *Over-the-Counter Benefit:* Increased benefit from \$90 per quarter to \$150 per quarter
- *Senior Savings Model:* Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- *Excluded Drug Coverage:* Generic Cialis



South Carolina

Primary Audience (not confirmed for 2023)

Beneficiaries who are Medicare and Medicaid eligible including

- Qualifying Individual (QI)
- Qualified Disabled & Working Individuals (QDWI)
- Qualified Medicare Beneficiary (QMB)
- Qualified Medicare Beneficiary Plus (QMB+)
- Specified Low-Income Medicare Beneficiary Plus (SLMB+) are covered by the State Medicaid program for their Medicare cost sharing.

Clear Spring Health Deluxe (DSNP) (HMO) Overview (H9403-001)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
DSNP-HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions

Primary Selling Points

- \$0 co-pays on all Medicare covered services (depending on Medicaid level)
- \$2000 Comprehensive Dental including dentures

Supplemental Benefits

- \$250 Flex Card: To be used on dental, vision and hearing quarterly, does not roll over
- Over-the-Counter Benefit: Increased from \$135 per quarter to \$150 per quarter
- Transportation: 36 one-way trips per year
- Meals: 20 meals up to 28 days after discharge
- Food & Produce: \$50 per month for healthy food and produce*

Virginia

Virginia has 2 plan offerings.

- Essential (HMO)
- Essential (PPO)



Virginia - Overview

Portfolio Offering

Plan Name	Product Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
Essential (H8293-001)	HMO	Existing	\$0	\$0
Essential (H8014-002)	PPO	New	NA	\$0
Essential (H2020-002) - Terminated	PPO	Existing	\$0	NA

Network Highlights

Augusta Health
Bath Community
Bon Secours Health
HCA/Lewis Gale
Sovah Health
Valley Health
VCU Health
24 Federally Qualified Health Centers

Service Area (no new counties for PY 2023)

HMO Service Area

Alleghany, Amelia, Appomattox, Augusta, Bath, Buena Vista City, Caroline, Charles City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dinwiddie, Emporia City, Essex, Franklin, Franklin City, Galax City, Giles, Gloucester, Goochland, Greene, Greensville, Halifax, Hanover, Harrisonburg City, Henrico, Highland, Hopewell City, Isle of Wight, King and Queen King William, Lexington City, Lunenburg, Madison, Mathews, Mecklenburg, Montgomery, Nelson, New Kent, Nottoway, Petersburg City, Pittsylvania, Poquoson City, Powhatan, Prince George, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Southampton, Staunton City, Surry, Sussex, Warren, Waynesboro City

Top Markets

HMO: Greater Richmond Counties, Emporia, Danville, Front Royal
PPO: Chesterfield, Colonial Heights, Hanover, Henrico, Hopewell, Petersburg, Richmond City

PPO Service Area

Chesterfield, Colonial Heights, Hanover, Henrico, Hopewell, Petersburg, Richmond City



Virginia

Clear Spring Health Essential (HMO) Overview (H8293-001)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
HMO	Existing	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: Unlimited endodontics, unlimited periodontics, and unlimited extractions
- Cardiac and Pulmonary Rehabilitation services: Copay reduced from \$30 to \$20
- Specialist: \$0 copay for Endocrinologist, \$30 copay for all other specialists

Primary Selling Points

- \$3250 MOOP
- \$0 PCP copay
- \$25 Mental Health copay
- No Part D copay

Supplemental Benefits

- *\$250 Flex Card*: To be used on dental, vision and hearing quarterly, does not roll over
- *Transportation*: 36 one-way trips per year
- *Meals*: 20 meals up to 28 days after discharge
- *Food & Produce*: \$50 per month for healthy food and produce*
- *Over-the-Counter Benefit*: Increased benefit from \$100 per quarter to \$150 per quarter
- *Senior Savings Model*: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- *Excluded Drug Coverage*: Generic Cialis



Virginia

Clear Spring Health Essential (PPO) Overview (H8014-002)

Type	New / Existing Offering	PY 2022 Premium	PY 2023 Premium
PPO	New	\$0	\$0

Significant Benefit Highlights/Changes

- Preventive Dental: Full mouth x-rays every 36 months
- Comprehensive Dental: \$1500 max benefit, Unlimited endodontics, unlimited periodontics, and unlimited extractions
- MOOP: \$5500
- Cardiac and Pulmonary Rehabilitation services: Copay \$20
- Specialist: \$0 copay for Endocrinologist, \$40 copay for all other specialists

Primary Selling Points

- \$0 PCP copay
- \$40 Mental Health copay
- \$50,000 benefit for Worldwide Emergency Coverage
- No Part D copay

Supplemental Benefits

- *\$250 Flex Card*: To be used on dental, vision and hearing quarterly, does not roll over
- *Transportation*: 12 one-way trips per year
- *Meals*: 20 meals up to 28 days after discharge
- *Food & Produce*: \$50 per month for healthy food and produce*
- *Over-the-Counter Benefit*: \$150 per quarter
- *Senior Savings Model*: Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy
- *Excluded Drug Coverage*: Generic Cialis

Extra Benefits

Clear Spring Health partners with multiple vendors to provide the Extra Benefits included in the various plan designs. Below is a list of the vendors for each benefit.

NOTE: Not all benefits are available on all products and/or plan designs and/or at the same level. Please refer to the applicable Benefit Summary for specific details.

Benefit	Coverage Overview	Vendor
Dental	Preventive and/or comprehensive coverage	 DentaQuest [®]
Fitness & Wellness	Access to online and in-person fitness classes and wellness programs	 SilverSneakers
Hearing	Exams and/or hearing aids	 nations hearing
Over-the-Counter (OTC)	Non-formulary medications and health and wellness related products	 nations OTC
Telemedicine	24/7 access to primary care physicians without leaving home	 98point6
Transportation	One-way or round-trip	 kaizen HEALTH
Vision	Exams and/or eyeglasses	 EyeQuest [®] A product of DentaQuest

MAPD Formulary

Clear Spring Health offers a 5 Tier Formulary that covers over 3,300 medications. Prescriptions can be filled at retail preferred pharmacies, non-preferred pharmacies and via mail-order.

Formulary Tiers

Tier Name		
	Deductible	\$0 - \$250; most markets at \$0
Tier 1	Preferred Generic	\$0 copay in most markets
Tier 2	Generic	\$5 - \$12 copay depending on market
Tier 3	Preferred Brand	\$42 copay in all markets
Tier 4	Non-Preferred Brand	\$95 copay in all markets
Tier 5	Specialty	28% - 33% depending on market

Senior Savings Model

Clear Spring Health offers a Senior Savings Model (SSM) *for all plans except the DSNP offerings in GA and SC*. Select Insulins during Coverage GAP plans: \$35 standard pharmacy, \$30 from preferred pharmacy

Pharmacies

Clear Spring has nearly 30K pharmacies in the preferred network (see partial list below) and over 70K retail pharmacies nationwide.



Appendix

CY2023 MAPD Senior Savings Select Insulins

Novolog Flexpen

Novolog

Lantus

Lantus Solostar

Novolin N

Novolin N Flexpen

Novolin R

Novolin R Flexpen