



WELCOME MEDICARE SALES AGENTS

Building A Carrier Partnership for 2015

Pharmacy Enrollment Services and Gateway Health
A Sustainable Relationship

A better way.SM

Today's Agenda



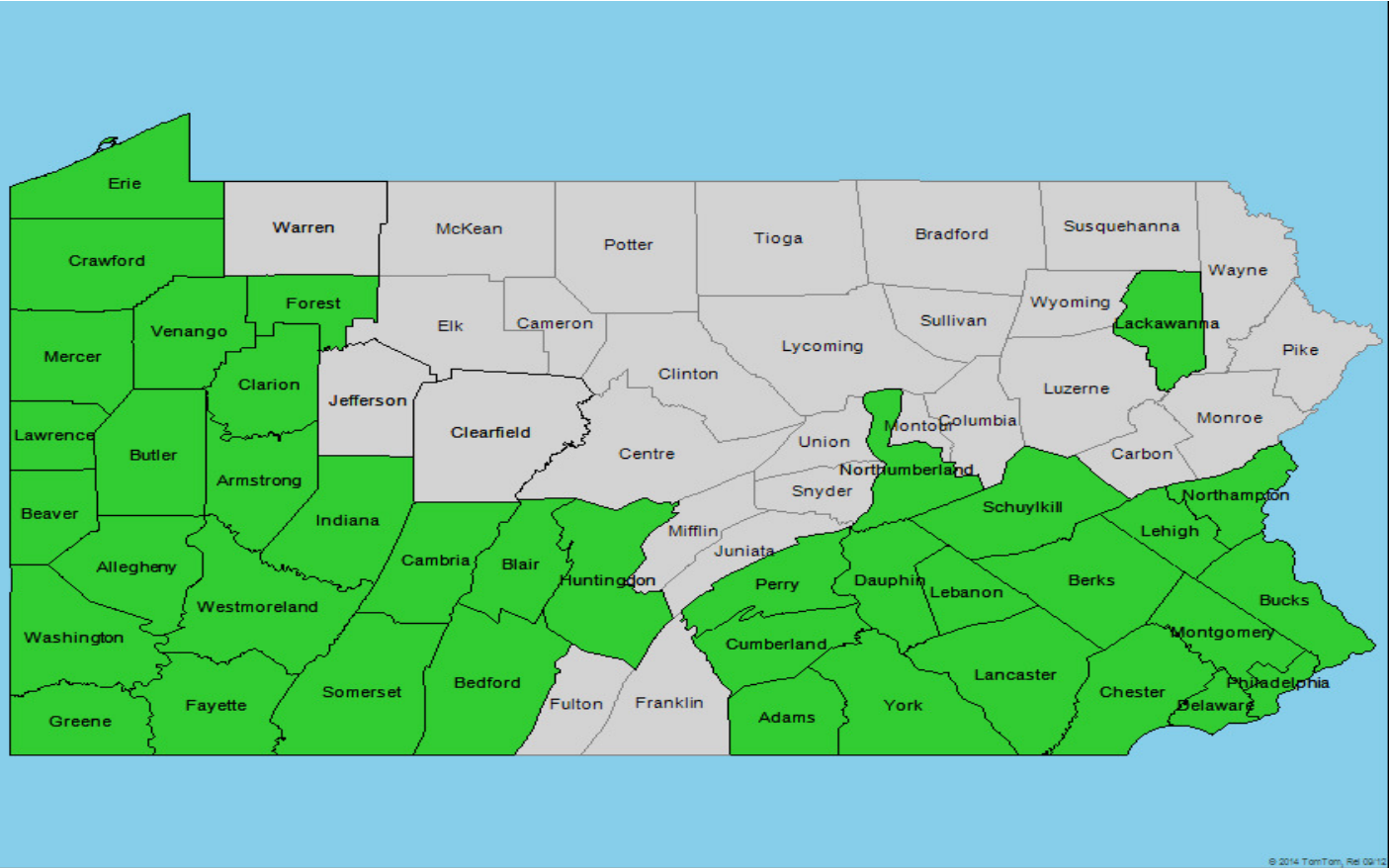
- History
- Growth
- Network
- County Maps
- Plan Offerings
- Benefit Grids
- Marketing
- HealthplanCRM
- Payment Overview
- Membership

History of Gateway Health



- **1992:**
 - Gateway Health has operated as a managed care organization serving Pennsylvanians that are eligible for Medical Assistance. Gateway Health is affiliated with Highmark Blue Cross Blue Shield and Mercy Health System
- **2006:**
 - Gateway Health launched Gateway Health Plan *Medicare Assured*® an HMO SNP plan focused on beneficiaries who are eligible for both Medicare and Medicaid
- **2013:**
 - Gateway Health introduced three (3) new Medicare Advantage Special Needs plans
 - Partial dual plan (Ruby)
 - 2 CSNP plans (Platinum and Gold)
- **2014:**
 - Expanded into Ohio
 - Added MAPD Plans (Prime and Choice)
- **2015:**
 - Gateway Health continues to Expand Operations
 - PA 7 New Counties (39 Total)
 - OH 36 New Counties (59 Total)
 - KY 70 Counties
 - NC 41 Counties
 - TOTAL SERVICE AREA 209 Counties
 - Introducing MAPD Select (\$0 Premium Low Deductible Plan)

Pennsylvania



County / Eligible Breakdown PA



County	MC Eligibles	County	MC Eligibles
Adams PA	20,915	Indiana PA	17,322
Allegheny PA	245,171	Lackawanna PA	48,054
Armstrong PA	15,717	Lancaster PA	97,655
Beaver PA	39,537	Lawrence PA	21,383
Bedford PA	12,086	Lebanon PA	28,042
Berks PA	76,200	Lehigh PA	66,168
Blair PA	29,007	Mercer PA	27,352
Bucks PA	118,687	Montgomery PA	143,780
Butler PA	36,089	Northampton PA	59,811
Cambria PA	34,102	Northumberland PA	21,681
Chester PA	80,407	Perry PA	8,781
Clarion PA	8,565	Philadelphia PA	242,402
Crawford PA	19,686	Schuylkill PA	33,876
Cumberland PA	45,930	Somerset PA	17,890
Dauphin PA	48,985	Venango PA	13,222
Delaware PA	97,331	Washington PA	46,637
Erie PA	53,638	Westmoreland PA	83,708
Fayette PA	33,382	York PA	81,364
Forest PA	1,582		
Greene PA	7,626		
Huntingdon PA	9,805		

Provider Network

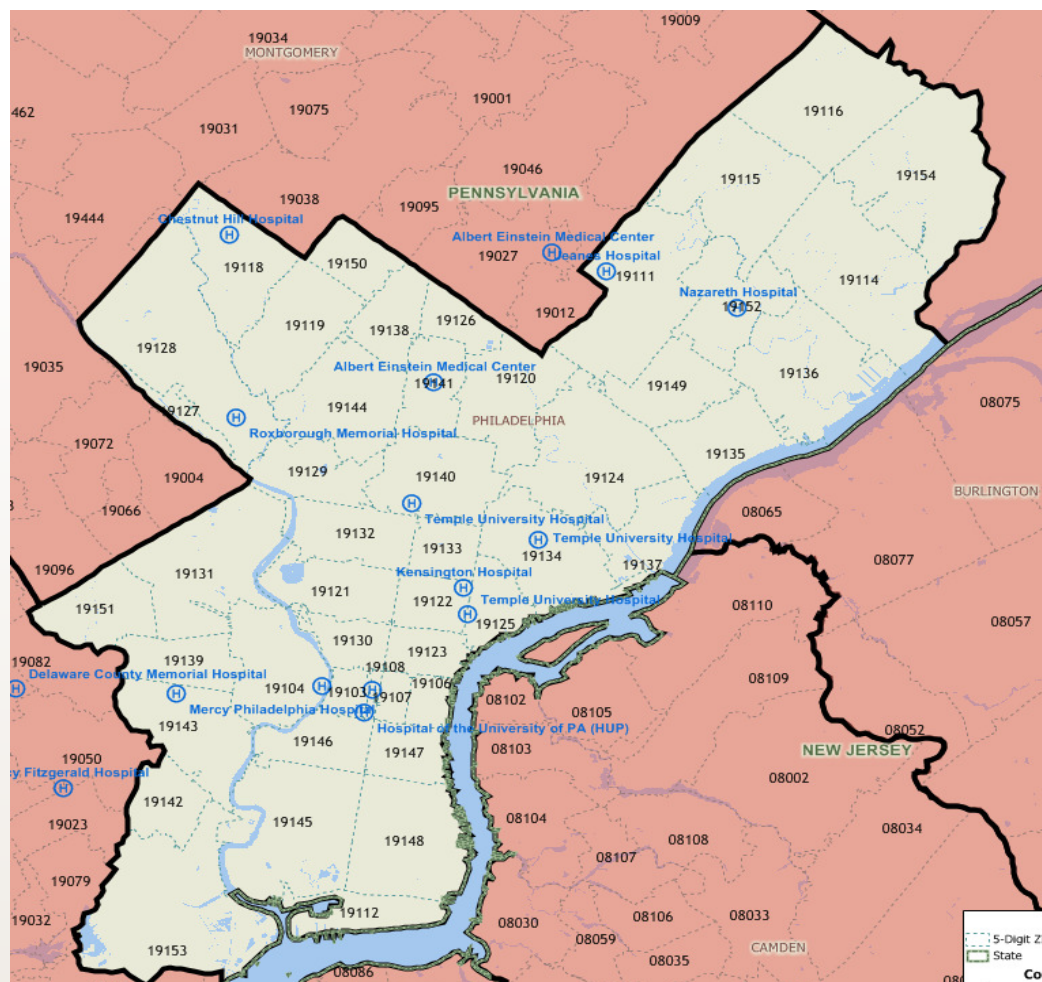


PENNSYLVANIA Contracted Provider Counts

- Hospitals- 121
- PCP Locations – 1,701
- Specialist Locations – 6,522

Philadelphia Area

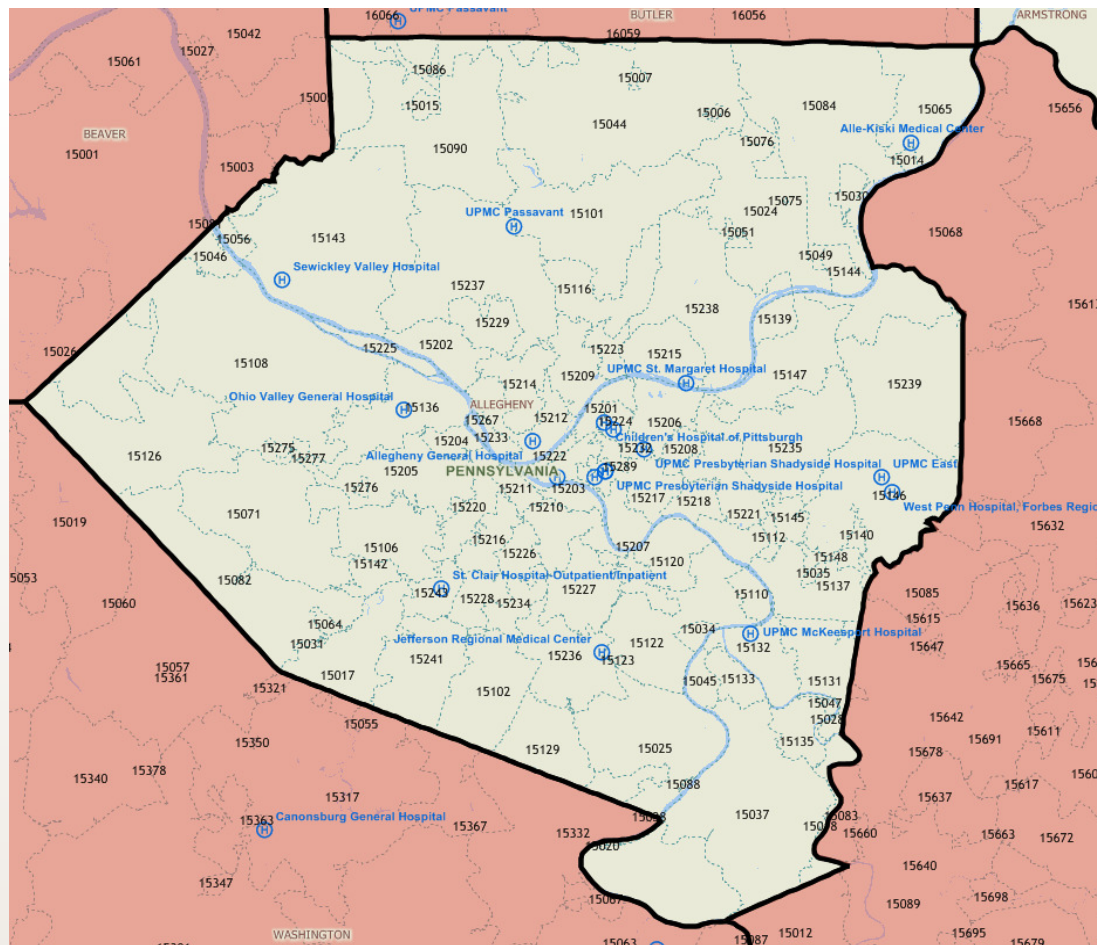
- Eligibles
 - 242,402
- MA Penetration
 - 42.57%
- Membership
 - 1,300
- Primary Hospitals
 - UPENN
 - Mercy
 - Temple



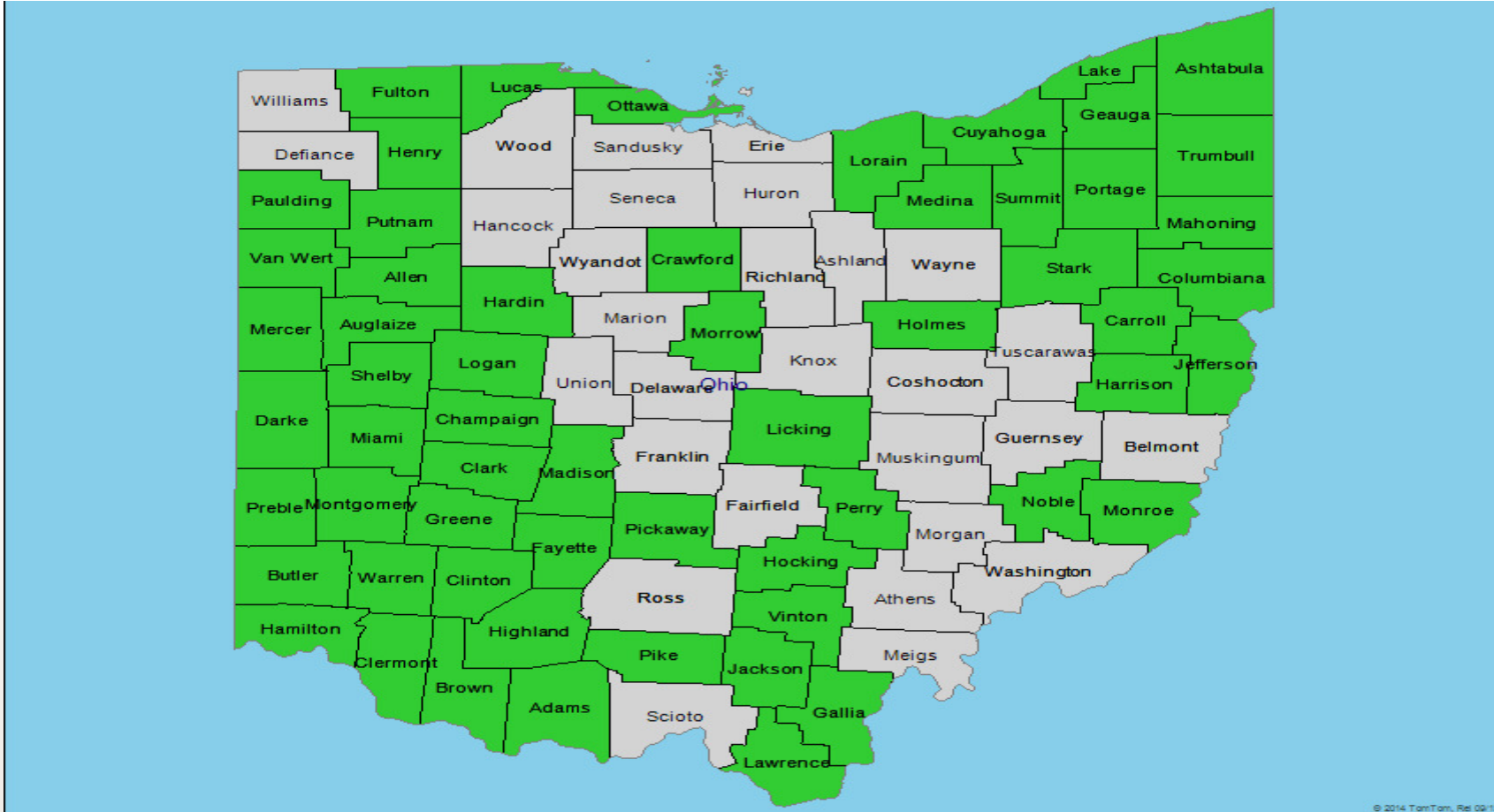
Allegheny County Area



- Eligibles
 - 245,171
- MA Penetration
 - 62.27%
- Membership
 - 11,250
- Primary Hospitals
 - UPMC
 - WPAHS



Ohio



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County/Eligible Breakdown OH



County	MC Eligibles	County	MC Eligibles	County	MC Eligibles
Adams OH	5,956	Hamilton OH	135,030	Monroe OH	3,614
Allen OH	20,290	Hardin OH	5,639	Montgomery OH	102,622
Ashtabula OH	21,267	Harrison OH	3,444	Morrow OH	6,235
Auglaize OH	8,310	Henry OH	5,451	Noble OH	2,394
Brown OH	8,845	Highland OH	8,717	Ottawa OH	10,025
Butler OH	58,584	Hocking OH	5,939	Paulding OH	3,847
Carroll OH	5,915	Holmes OH	4,466	Perry OH	6,843
Champaign OH	7,384	Jackson OH	6,882	Pickaway OH	9,904
Clark OH	28,397	Jefferson OH	16,053	Pike OH	6,067
Clermont OH	33,061	Lake OH	46,532	Portage OH	27,111
Clinton OH	7,808	Lawrence OH	13,856	Preble OH	8,145
Columbiana OH	22,759	Licking OH	30,220	Putnam OH	5,927
Crawford OH	9,961	Logan OH	8,856	Shelby OH	8,412
Cuyahoga OH	238,649	Lorain OH	57,196	Stark OH	77,461
Darke OH	10,925	Lucas OH	77,295	Summit OH	100,202
Fayette OH	5,762	Madison OH	6,991	Trumbull OH	46,925
Fulton OH	158,969	Mahoning OH	51,861	Van Wert OH	5,913
Gallia OH	6,446	Medina OH	30,004	Vinton OH	2,390
Geauga OH	17,787	Mercer OH	7,668	Warren OH	31,029
Greene OH	27,531	Miami OH	20,279		

Provider Network

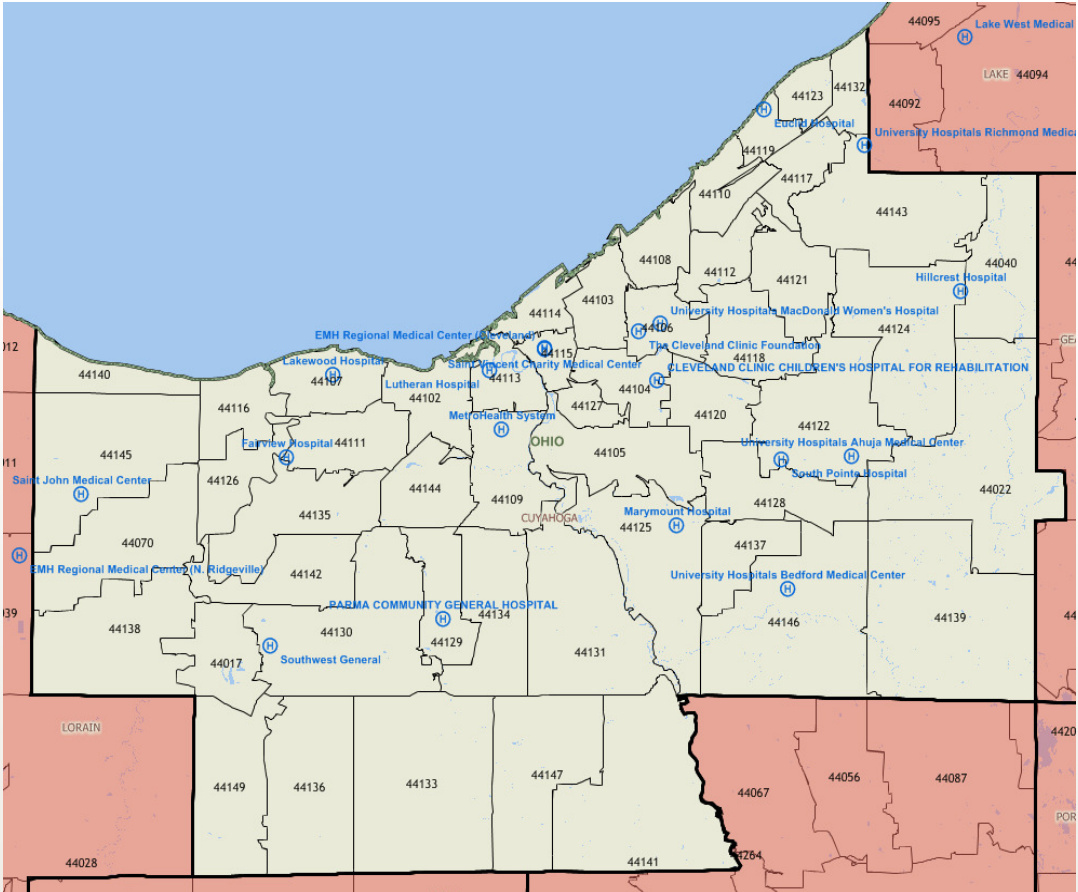


OHIO Provider Contracted Counts

- Hospitals- 67
- PCP Locations – 2, 363
- Specialist Locations – 6,831

Cuyahoga County Area

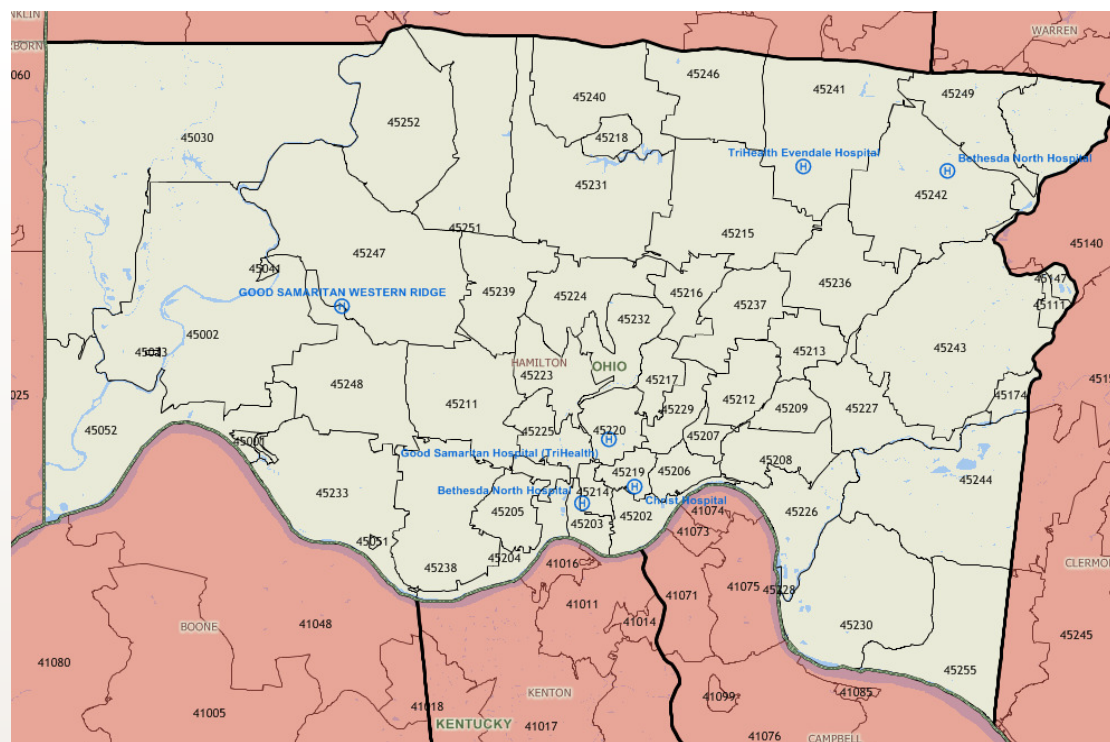
- Eligibles
 - 238,649
- MA Penetration
 - 39.22%
- Membership
 - 503
- Primary Hospitals
 - Cleveland Clinic
 - Metro Health System
 - UHHS



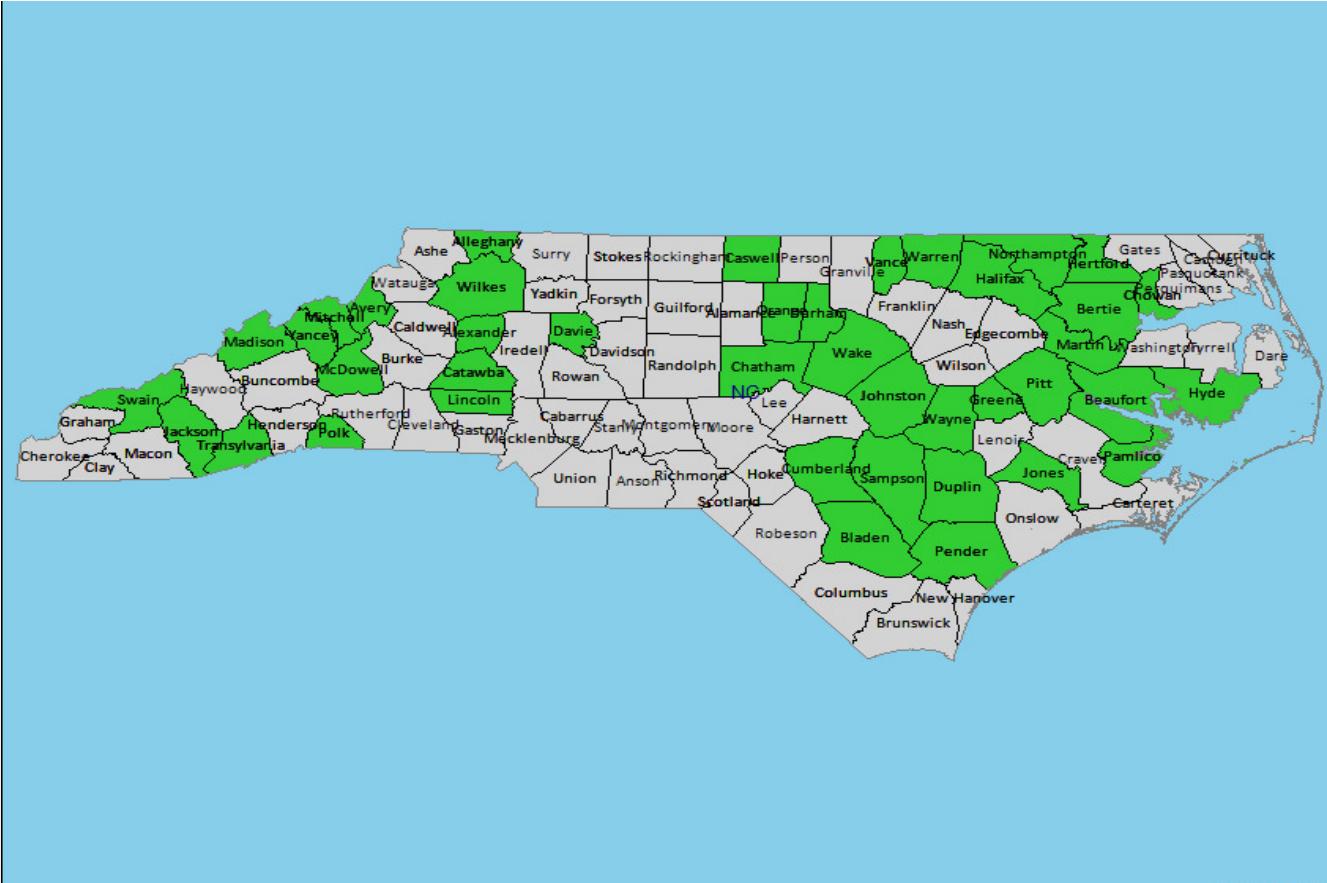
Hamilton County Area



- Eligibles
 - 135,030
- MA Penetration
 - 38.32%
- Membership
 - New Market
- Primary Hospitals
 - TriHealth
 - Christ Health



North Carolina



County/Eligible Breakdown NC



County	MC Eligibles	County	MC Eligibles	County	MC Eligibles
Alexander NC	7,496	Johnston NC	26,429	Wayne NC	21,795
Alleghany NC	3,043	Jones NC	2,223	Wilkes NC	16,577
Avery NC	3,819	Lincoln NC	13,988	Yancey NC	5,031
Beaufort NC	12,200	Madison NC	10,427		
Bertie NC	5,005	Martin NC	5,074		
Bladen NC	7,383	McDowell NC	5,347		
Caswell NC	5,351	Mitchell NC	4,098		
Catawba NC	31,935	Northampton NC	5,263		
Chatham NC	14,648	Orange NC	18,357		
Chowan NC	3,785	Pamlico NC	3,594		
Cumberland NC	44,628	Pender NC	10,654		
Davie NC	8,811	Pitt NC	24,672		
Duplin NC	9,812	Polk NC	5,624		
Durham NC	37,076	Sampson NC	12,284		
Greene NC	3,224	Swain NC	3,473		
Halifax NC	13,407	Transylvania NC	9,226		
Hertford NC	4,837	Vance NC	9,699		
Hyde NC	1,002	Wake NC	113,096		
Jackson NC	7,482	Warren NC	4,247		

Provider Network

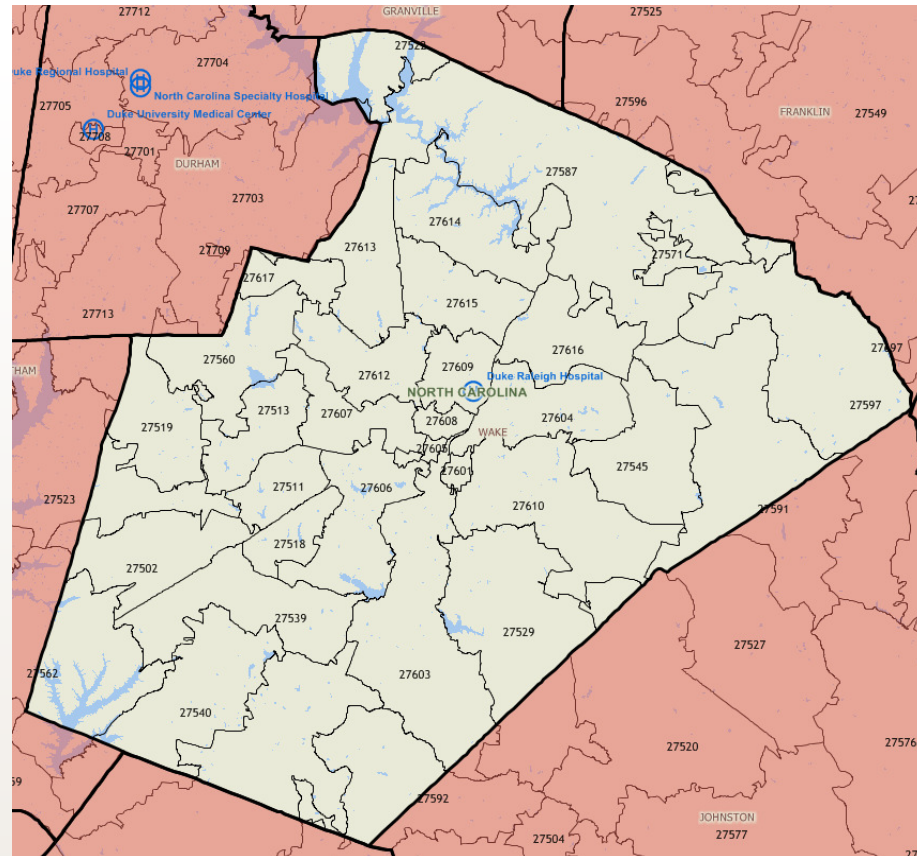


NORTH CAROLINA Contracted Provider Counts

- Hospitals- 33
- PCP Locations – 1,171
- Specialist Locations -3,051

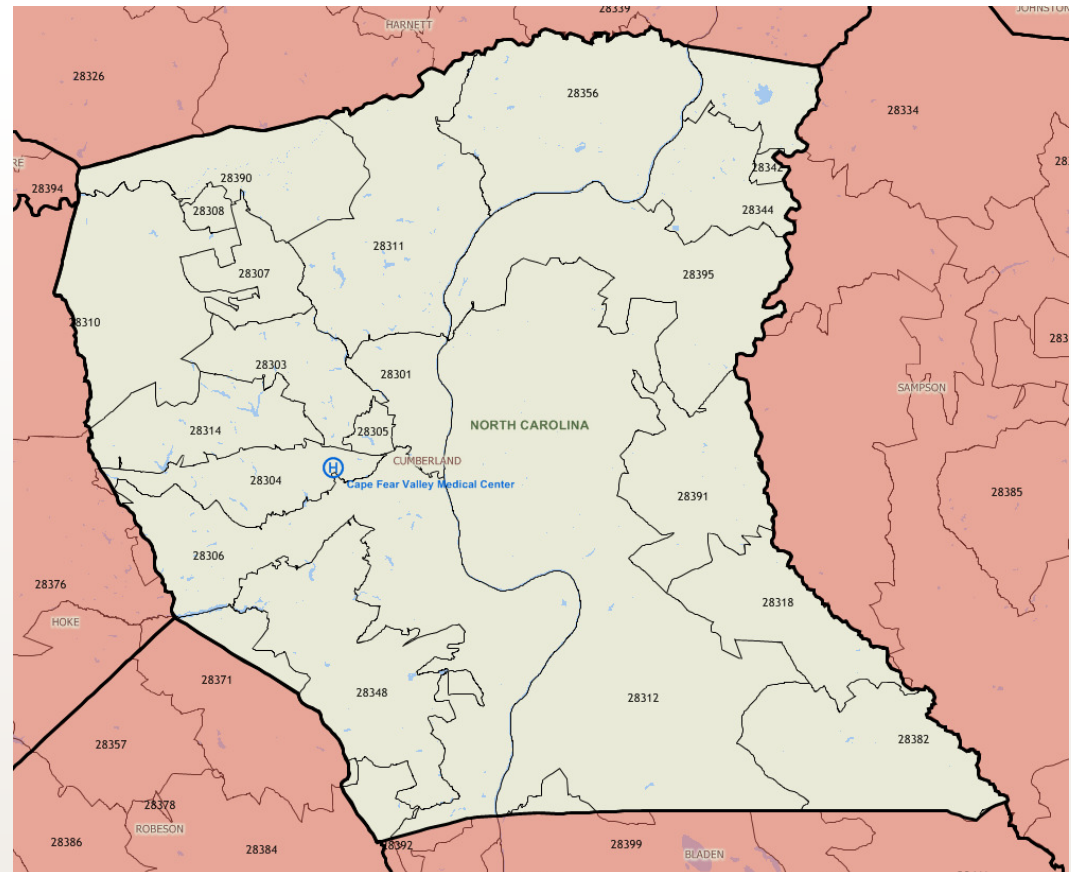
Wake County Area

- Eligibles
 - 113,096
- MA Penetration
 - 30.28%
- Membership
 - New Market
- Primary Hospitals
 - Duke Health

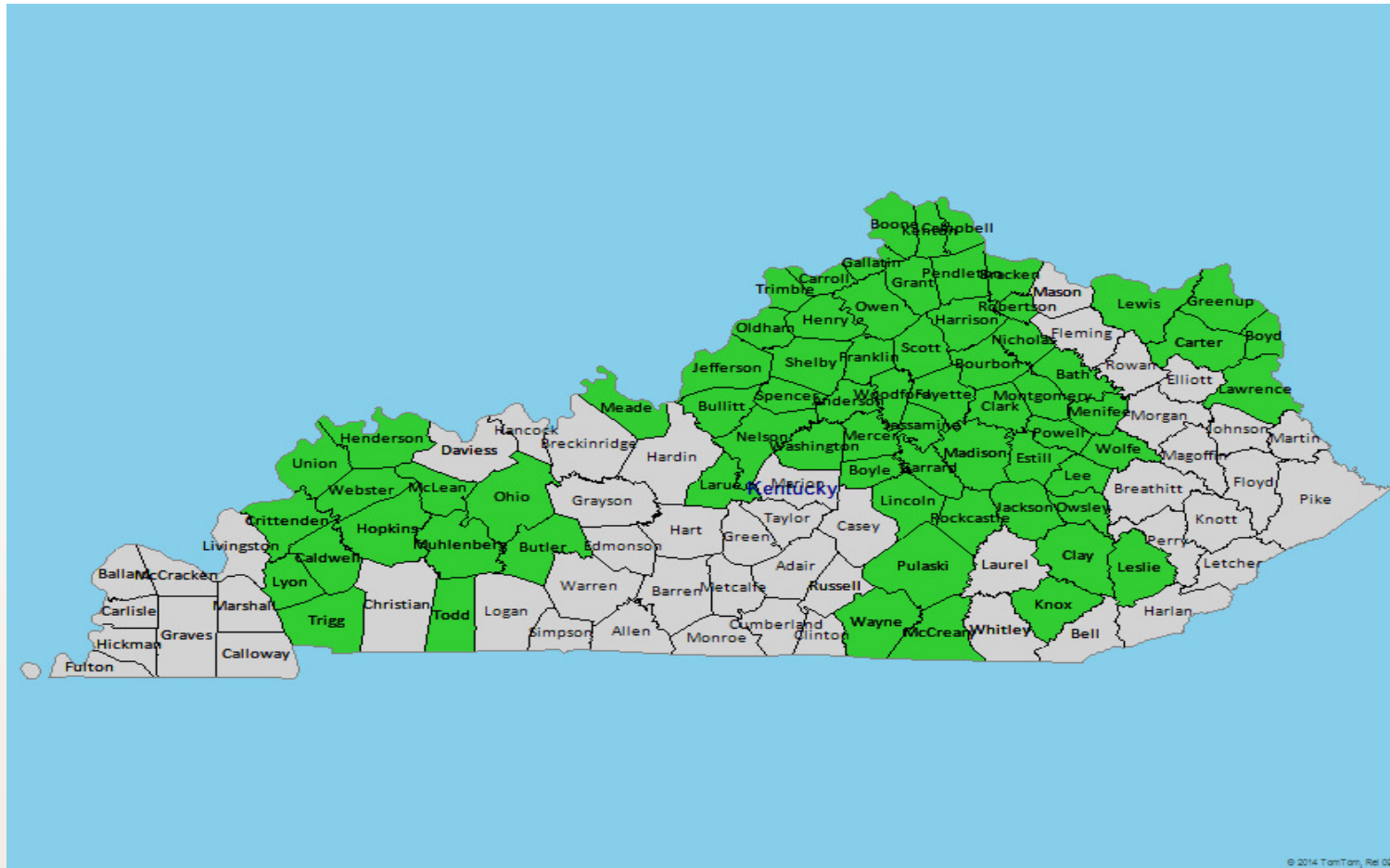


Cumberland County Area

- Eligibles
 - 44,628
- MA Penetration
 - 22.90%
- Membership
 - New Market
- Primary Hospitals
 - Cape Fear Valley Medical Center



Kentucky



County/Eligible Breakdown KY



County	MC Eligibles	County	MC Eligibles	County	MC Eligibles
Anderson KY	3,896	Henderson KY	9,258	Nicholas KY	1,584
Bath KY	2,635	Henry KY	3,132	Ohio KY	5,259
Boone KY	17,114	Hopkins KY	10,102	Oldham KY	8,188
Bourbon KY	4,189	Jackson KY	2,910	Owen KY	2,342
Boyd KY	11,667	Jefferson KY	134,050	Owsley KY	1,105
Boyle KY	6,333	Jessamine KY	7,931	Pendleton KY	2,877
Bracken KY	1,683	Kenton KY	25,074	Powell KY	2,876
Bullitt KY	13,317	Knox KY	7,461	Pulaski KY	15,616
Butler KY	2,793	Laurel KY	12,665	Robertson KY	499
Caldwell KY	3,234	Lawrence KY	3,775	Rockcastle KY	3,731
Campbell KY	14,886	Lee KY	1,760	Scott KY	6,632
Carroll KY	2,197	Leslie KY	2,815	Shelby KY	7,344
Carter KY	6,261	Lewis KY	2,841	Spencer KY	2,770
Clark KY	7,402	Lincoln KY	5,460	Todd KY	2,363
Clay KY	4,750	Lyon KY	2,214	Trigg KY	3,554
Crittenden KY	2,188	Madison KY	3,838	Trimble KY	1,776
Estill KY	3,397	McCreary KY	2,220	Union KY	2,943
Fayette KY	42,144	McLean KY	14,109	Washington KY	2,487
Franklin KY	11,975	Meade KY	4,634	Wayne KY	4,858
Gallatin KY	1,099	Menifee KY	1,597	Webster KY	2,852
Garrard KY	3,598	Mercer KY	4,770	Wolfe KY	1,874
Grant KY	4,736	Montgomery KY	5,423	Woodford KY	4,734
Greenup KY	9,225	Muhlenberg KY	7,351		
Harrison KY	3,855	Nelson KY	8,241		

Provider Network



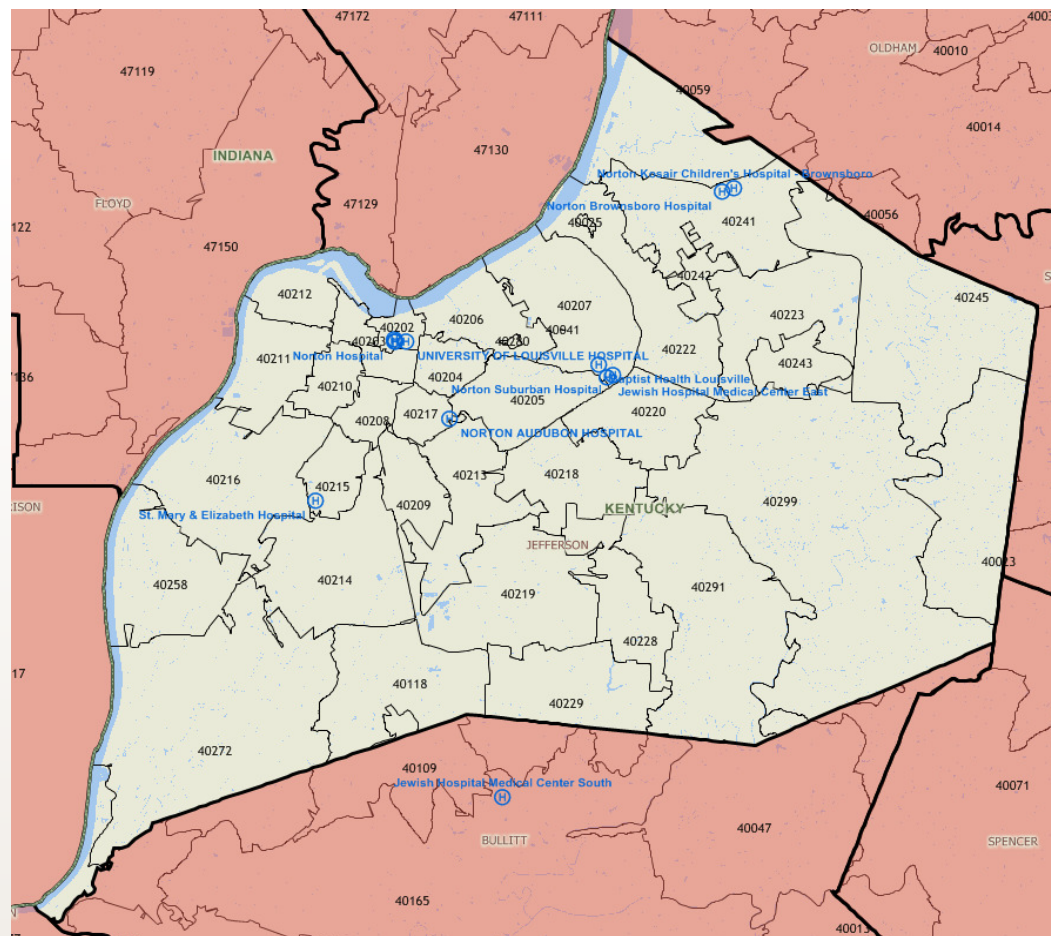
KENTUCKY Contracted Provider Counts

- Hospitals- 46
- PCP Locations – 1,172
- Specialists- 3,009

Jefferson County Area

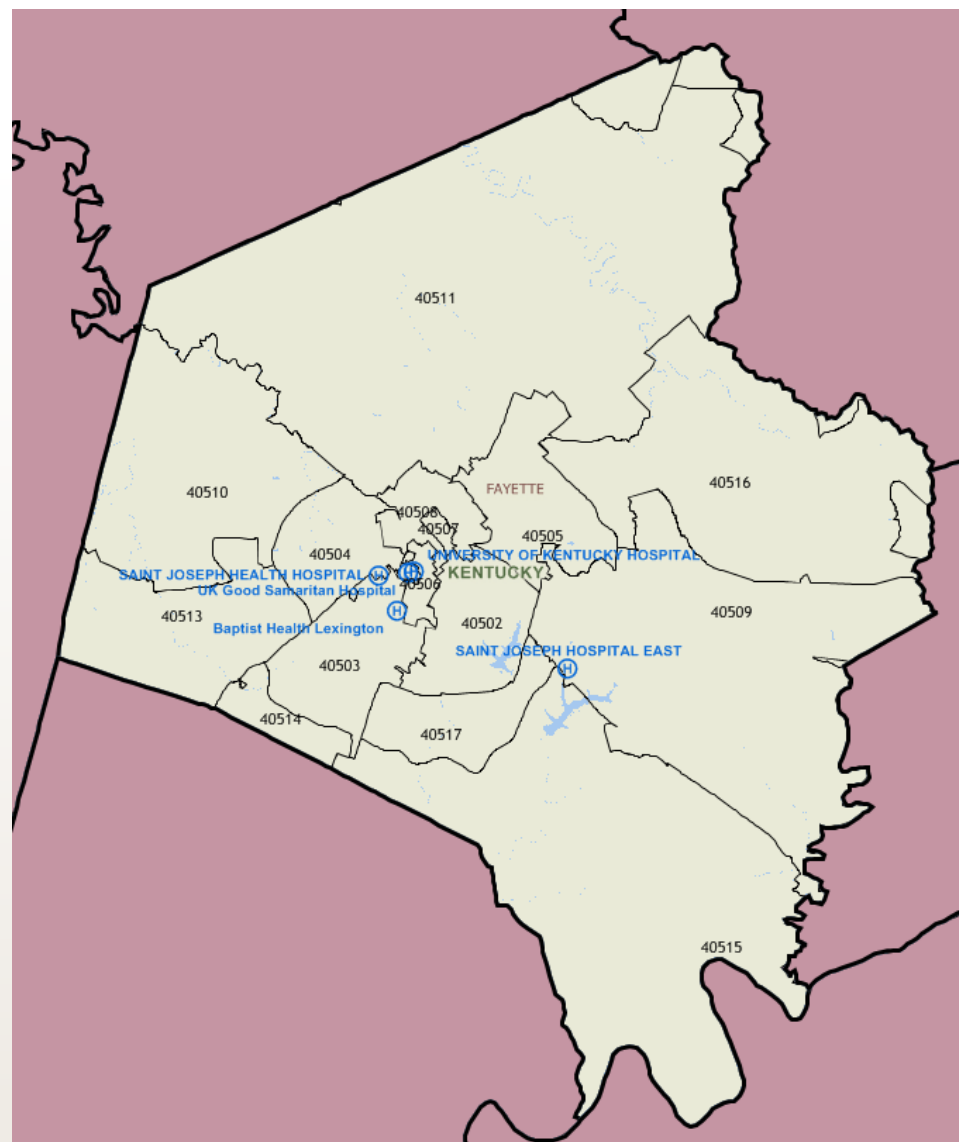


- Eligibles
 - 134,050
- MA Penetration
 - 27.76%
- Membership
 - New Market
- Primary Hospitals
 - Kentucky One
 - Norton Health
 - Baptist Health



Fayette County Area

- Eligibles
 - 42,144
- MA Penetration
 - 28.85%
- Membership
 - New Market
- Primary Hospitals
 - UK Health
 - Kentucky One
 - Baptist Health



2015 Product Offering OH, KY, NC



MAPD

- Gateway Health Medicare AssuredSM Choice
- Gateway Health Medicare AssuredSM Prime
- Gateway Health Medicare AssuredSM Select

- **Enrollment Eligibility:**

- Live in the County Service Area
- Entitled to Medicare Part A
- Enrolled in Medicare Part B
- Not diagnosed with End Stage Renal Disease (ESRD)

A sample Medicare Health Insurance card for John Doe. The card is white with a red and blue header. The header contains the text "MEDICARE" and "HEALTH INSURANCE" separated by a circular logo. Below the header is the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the following information: NAME OF BENEFICIARY: JOHN DOE; MEDICARE CLAIM NUMBER: 000-00-0000-A; SEX: MALE; IS ENTITLED TO: HOSPITAL (PART A) and MEDICAL (PART B); EFFECTIVE DATE: 01-01-2007. A "SIGN HERE" label with an arrow is located at the bottom left. A large "SAMPLE" watermark is overlaid on the card.

MEDICARE HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)
NAME OF BENEFICIARY
JOHN DOE
MEDICARE CLAIM NUMBER
000-00-0000-A
SEX
MALE
IS ENTITLED TO
HOSPITAL (PART A) 01-01-2007
MEDICAL (PART B) 01-01-2007
EFFECTIVE DATE
SIGN
HERE →

Benefit Snapshot MAPD OH, KY, NC



Benefits	Medicare Assured SM Select	Medicare Assured SM Choice	Medicare Assured SM Prime
Plan Premium	\$0	TBA LIS Reduction - \$59.50	TBA LIS Reduction - \$84.50
Deductible	Deductible \$320 Part C Deductible \$400 Part D	\$0	\$0
MOOP	\$6,700	\$6,000	\$4,400
Inpatient Hospital	Days 1-5 \$250 copay per day	Days 1-7 \$200 copay per day	Days 1-7 \$200 copay per day
PCP / Specialist Office Visits	\$5 / \$45 Copay	\$25 / \$45 Copay	\$5 / \$25 Copay
Rx Generic / Brand / institutional	\$3/\$12/\$45/\$95/33%	\$4/\$20/\$45/\$95/33%	\$4/\$20/\$45/\$95/33%
Mail Order	2 x's Retail Copay	2 x's Retail Copay	2 x's Retail Copay
Over the Counter Items (OTC)	\$25 per month	\$25 per month	\$25 per month
Vision	\$200 towards eye wear per year (1 eye exam per yr)	\$100 towards eye wear per yr (1 eye exam per yr)	\$150 towards eye wear per yr (1 eye exam per yr)
Dental	Cleaning & Exam 6 mo./ \$500 toward Comprehensive dental/ Dentures 5 yr	Cleaning & Exam 6 mo./\$0 copay	Cleaning & Exam 6 mo./ \$500 toward Comprehensive dental/ Dentures 5 yr
Hearing	\$1,000 every 2 yrs \$0 copay testing, exams and fitting	\$0 copay for hearing exams / Hearing Aids not covered	\$1,000 every 2 yrs \$0 copay testing, exams and fitting
Home Health Care	\$0	\$0	\$0
Fitness Program	\$0 co pay for Health Club Membership/Fitness Classes	\$0 co pay for Health Club Membership/Fitness Classes	\$0 co pay for Health Club Membership/Fitness Classes
Chiropractor / Podiatry	\$20 / \$45 CoPay	\$20 / \$20 Copay	\$20 / \$25 Copay
Referral Required	NO	NO	NO

2015 Product Offering PA,OH,KY,NC



C-SNP (Chronic Condition Special Needs Plan)

- Gateway Health Medicare AssuredSM Gold
- Gateway Health Medicare AssuredSM Platinum
- Enrollment Eligibility
 - Live in Service Area
 - Entitled to Medicare Part A
 - Enrolled in Medicare Part B
 - Not diagnosed with having End Stage Renal Disease
- For individuals with at least one of the following conditions:
 - Diabetes Type 1 or Type 2
 - Congestive Heart Failure (CHF)
 - Cardiovascular Disease (CVD)
 - Cardiac Arrhythmias
 - Coronary Artery Disease
 - Peripheral Vascular Disorder
 - Chronic Venous Thromboembolic Disorder

There are no income limits or restrictions to enroll in either plan

A sample Medicare Health Insurance card for John Doe. The card includes the Medicare logo and the text "HEALTH INSURANCE". It provides the following information: NAME OF BENEFICIARY: JOHN DOE; MEDICARE CLAIM NUMBER: 000-00-0000-A; SEX: MALE; IS ENTITLED TO: HOSPITAL (PART A) 01-01-2007, MEDICAL (PART B) 01-01-2007. There is a "SIGN HERE" field with an arrow pointing to a line. A large "SAMPLE" watermark is overlaid on the card.

MEDICARE HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)
NAME OF BENEFICIARY
JOHN DOE
MEDICARE CLAIM NUMBER
000-00-0000-A
SEX
MALE
IS ENTITLED TO
HOSPITAL (PART A) 01-01-2007
MEDICAL (PART B) 01-01-2007
SIGN HERE →

Benefit Snapshot C-SNP

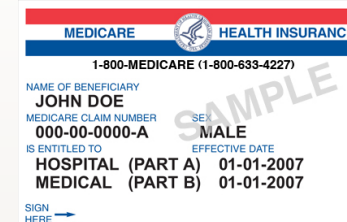
PA, OH, KY, NC



Benefits	Medicare Assured SM Gold	Medicare Assured SM Platinum
Plan Premium	TBA LIS Reduction - \$41.50	TBA LIS Reduction - \$79.50
Inpatient Hospital	Days 1-6 \$195 copay per day	Days 1-5 \$175 copay per day
PCP / Specialist Office Visits	\$15 / \$30 Copay	\$10 / \$25 Copay
Rx Generic / Brand / institutional	\$4/\$10/\$45/\$95/33%/\$10	\$0/\$10/\$45/\$95/33%/\$10
Tier 6 Chronic Condition Specialty Rx	\$10	\$10
Over the Counter Items (OTC)	\$10 per month	\$10 per month
Diabetic Monitoring Supplies	\$0 Co-pay	\$0 Co-pay
Vision	\$150 towards eye wear every 2 yrs (1 eye exams per yr)	\$150 towards eye wear per yr (4 eye exams per yr)
Dental	Cleaning & Exam 6 mo./ \$0 Copay	Cleaning & Exam 6 mo./ \$500 toward Comprehensive dental/ Dentures 5 yrs
Hearing	\$0 copay exams / hearing aid NOT covered	\$1,000 every 2 yrs / \$0 copay testing, exams and fitting
Bathroom Safety Products	Not Covered	Up to \$100 per year
Fitness Program	\$0 co pay for Health Club Membership / Fitness Classes	\$0 co pay for Health Club Membership / Fitness Classes
Chiropractor / Podiatry	\$20 / \$30 Copay	\$20 / \$20 Copay
Referral Required	NO	NO

2015 Product Offering PA, OH, KY, NC

- **D-SNP (Dual Eligible Special Needs Plan)**
 - Gateway Health Medicare AssuredSM **Diamond**
- **Enrollment Eligibility:**
 - Live in the Service Area
 - Entitled to Medicare Part A
 - Enrolled in Medicare Part B
 - Not diagnosed with End Stage Renal Disease (ESRD)
 - Enrolled in state Medicaid program



Benefit Snapshot D-SNP

PA, OH, KY, NC



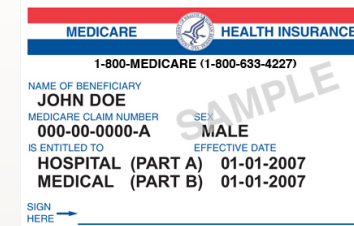
Benefits	Medicare Assured SM Diamond
Plan Premium	\$0
Inpatient Hospital	\$0 Copay
PCP / Specialist Office Visits	\$0 / \$0 Copay
Rx Generic / Brand / institutional	\$0 - \$2.55 / \$0 - \$6.35 / \$0
Over the Counter Items (OTC)	\$10 per month
Vision	\$150 towards eye wear per yr (4 eye exams per yr)
Dental	Cleaning & Exam 6 mo./ \$500 toward Comprehensive dental/ Dentures 5 yrs
Hearing	\$1,000 every 2 yrs \$0 copay testing, exams and fitting
Transportation	Yes, Up to 24 one way trips per year
Bathroom Safety Products	Up to \$200 per year
Fitness Program	\$0 co pay for Health Club Membership/Fitness Classes
Chiropractor / Podiatry	\$0 Copay
Referral Required	NO

2015 Product Offering PA, OH, KY

- **D-SNP** (Dual Eligible Special Needs Plan)
 - Gateway Health Medicare AssuredSM **Ruby**

- **Enrollment Eligibility:**

- Live in the Service Area
- Entitled to Medicare Part A
- Enrolled in Medicare Part B
- Not diagnosed with End Stage Renal Disease (ESRD)
- Enrolled in state Medicaid program



Benefit Snapshot D-SNP - Ruby PA, OH, KY



Benefits	Medicare Assured SM Ruby
Plan Premium	TBA LIS Reduction - \$31.50
Inpatient Hospital	Days 1-6 \$225 copay per day
PCP / Specialist Office Visits	\$15 / \$30 Copay
Rx Generic / Brand / institutional	\$0 - \$2.55 / \$0 - \$6.35 / \$0
Over the Counter Items (OTC)	\$10 per month
Vision	\$150 towards eye wear per yr (4 eye exams per yr)
Dental	Cleaning & Exam 6 mo./ \$0 Copay
Hearing	\$1,000 every 2 yrs \$0 copay testing, exams and fitting
Transportation	Yes, Up to 24 one way trips per year
Bathroom Safety Products	Up to \$100 per year
Fitness Program	\$0 co pay for Health Club Membership/Fitness Classes
Chiropractor / Podiatry	\$30 / 30 Copay
Referral Required	NO

Marketing



*Agent Recruitment—
Gateway Health is
committed to helping you
grow your agent force!*

A 3D rendering of a signpost with multiple signs and a tablet. The top sign says "HUGE OPPORTUNITIES FOR YOU!". Below it, a sign lists "Product offerings: Medicare Advantage Plans". A central sign says "Don't miss out on our services and support:" followed by two columns of bullet points. Below that, a sign says "Call today or return the attached". The bottom sign says "ATTENTION Medicare Sales Professionals" and "Gateway Health SM is expanding its service area for 2015 in Pennsylvania, Ohio, North Carolina and Kentucky." To the right of the signpost is a tablet displaying a "Customize..." button.

HUGE OPPORTUNITIES FOR YOU!

Product offerings:
· Medicare Advantage Plans

Don't miss out on our services and support:

- Highest level commission payments
- Real time lead management system
- Dedicated agent support line
- Broker relations management
- On-line storefront (fulfillment)
- Marketing support
- Lead distribution for **Top Producers**
- Year-round sales opportunities

Call today or return the attached

ATTENTION Medicare Sales Professionals

Gateway HealthSM is expanding its service area for 2015 in Pennsylvania, Ohio, North Carolina and Kentucky.

Gateway Health
Medicare Assured™

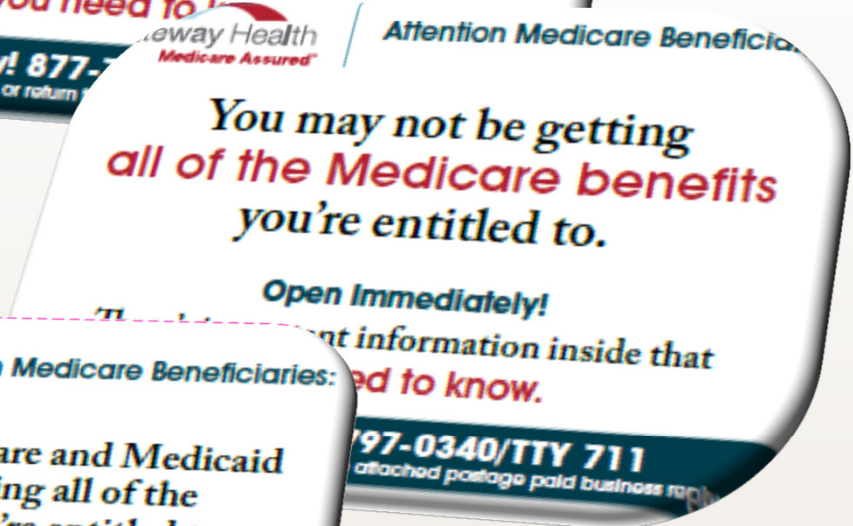
Customize...

*All Agent Recruitment Pieces need to be approved by Gateway Health before distribution

Marketing Campaign



Direct Mail – Gateway Health is committed to helping you grow your business!



Marketing Campaign



- Advertisement

Market	TV/Cable Stations	Outdoor Locations	Publications
Pennsylvania	Major Networks	Billboards, Bus Wraps, Bus Stops	Newspapers
Ohio	Major Networks	Billboards, Bus Wraps, Bus Stops	Newspapers
North Carolina	Major Networks	Billboards, Bus Wraps, Bus Stops	Newspapers
Kentucky	Major Networks	Billboards, Bus Wraps, Bus Stops	Newspapers

Real Time Lead Management System



- HealthplanCRM is a web-based, comprehensive and flexible web-based resource that automates everyday tasks associated with sales and lead distribution
 - Designed to simplify communication and information-sharing functions between you and Gateway Health to help you maximize administrative efficiencies
 - **Capture** – enter in all your Self-Generated Sales
 - **Manage** – focus on your opportunities by moving them through the sales cycle
 - **Track** – keep a close eye on all leads and applications as you work them and they get processed



Search: Last Name First Name Search

Counts as of 6:42 PM Refresh

New Prospects	100 Initial Contact	19 Pending Appt. Requests	129 Appointments	64 Follow-Up
Aging-In	19 Seminars	24 Apps Rec'd by Agent	0 Apps Rec'd By HP	1,680 Apps Rec'd By Enrollment
Incomplete Resolved	5 Enrollment Pending	0 Ready for Export	1 Processed by Enrollment	3 Enrollment Denied
Previous Member App	1,643 Declined	42 Closed	47 Non-Consent	

Payment Overview



- 1st year enrollments will be paid Bi-Weekly after the effective date
 - Bi-Weekly payments after the effective date
- Renewal will be paid monthly on a pro-rated basis starting in January (2nd payment of the month)
- Rapid and pro-rated disenrollment policies apply

Payment Breakdown



Effective Month	Months on Plan Year 1	PA Renewal Year Compensation	OH /KY/NC Renewal Year Compensation	PA Initial Year Compensation	OH/KY/NC Initial Year Compensation
January	12	\$230	\$204	\$461	\$408
February	11	\$210.83	\$187	\$461	\$408
March	10	\$191.66	\$170	\$461	\$408
April	9	\$172.49	\$153	\$461	\$408
May	8	\$153.32	\$136	\$461	\$408
June	7	\$134.15	\$119	\$461	\$408
July	6	\$114.98	\$102	\$461	\$408
August	5	\$95.81	\$85	\$461	\$408
Sept.	4	\$76.64	\$68	\$461	\$408
October	3	\$57.47	\$51	\$461	\$408
Nov.	2	\$38.30	\$34	\$461	\$408
Dec.	1	\$19.17	\$17	\$461	\$408

Building an Agent Partnership

