

HEALTHCARE INSIGHTS

Thinking of Starting a New Medicare Advantage Plan?

Industry insights, trends and new market entrants



media logic®

March 2020

2020 AEP included the launch of these nine new Medicare Advantage plans

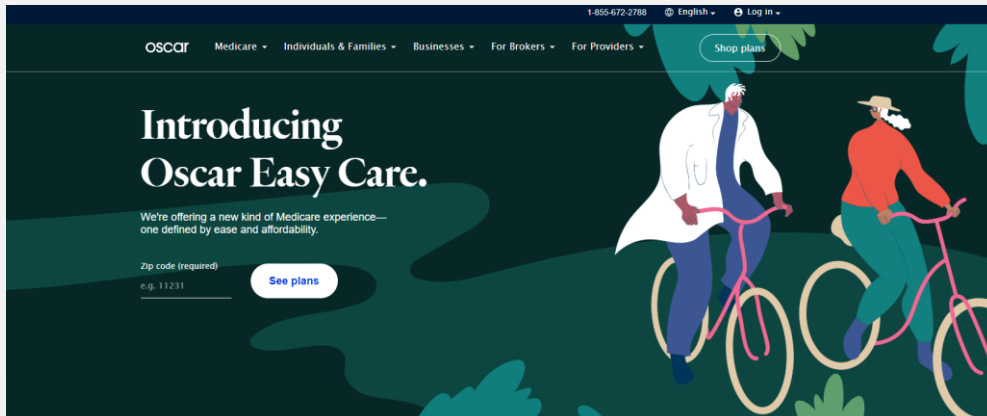
Enrollment in Medicare Advantage plans continues to increase at a rapid pace. And while much of the growth is being enjoyed by the major national insurers, there are still smaller players jumping into the fray.

Favorable policies from the Centers for Medicare and Medicaid Services (CMS) allow for more flexibility on how MA plans operate. Across the healthcare industry as a whole, there is a shift away from the fee-for-service (FFS) model in favor of value-based care. In our observances of these new entrants, we noticed the following themes/trends based upon this shift:

- Plans launched or owned by a health system
- Plans launched and/or designed by doctors, pharmacists, or doctor-led organizations
- Plans launched through an insurer-provider partnership
- Emphasis on a community-based model of care
- Tech-focused insurance companies focusing on Medicare Advantage plans

So, what was their approach and how did they do? Many of these new plans launched in smaller service areas (select counties or metro areas across various states). The team at Media Logic took a closer look at nine new entrants to better understand their narrative, pricing and positioning strategies as well as their results.

- Oscar
- Mary Washington MA
- Zing Health
- PHP Medicare
- Reliance Medicare Advantage
- Troy Medicare
- Experience Health
- MoreCare
- Clarion Health



Save money and stay healthy at the same time.

Learn More About Medicare.

Medicare 2020 Annual Enrollment Period Events
Find an event in your area to learn more about our plans and speak to a licensed Medicare Advantage broker. [Learn more →](#)

Why you should choose Medicare Advantage over Original Medicare

How Medicare Advantage Plans Help You Live a Healthier, Better Life

What's a Medicare Advantage MOOP?

Sign up for insider tips and how to save on health insurance.

Email: you@mail@example.com

Prescriptions made easy.
Same-day home delivery for prescriptions.†
\$0 copay for Tier 1 generic drugs, and prescription refills right over the phone. Got questions? Talk with a trained specialist about costs and coverage.

*Same-day prescription delivery covered in Bronx, Rockland, Westchester, Putnam, Montgomery and Hamden counties through a partnership with Caprise pharmacy.

A personalized care team.
Get your own Concierge team of experts who can answer your questions and recommend doctors and specialists in your neighborhood. [More about our care team →](#)

Even our benefits have perks.
\$0 premium, \$0 medical and prescription drug deductibles, and \$0 primary care visit copay. Plus you can talk to a doctor for \$0, anytime, 24/7 with Doctor on Call.

Oscar

Enrollment: 1,377, Market share: 0.4%

Tech-focused health insurer Oscar launched its first Medicare Advantage plans. Plans in New York are co-branded with Montefiore Health System.

Locations:

- New York (Lower Hudson Valley region and Bronx County)
- Texas (Houston)

Offers (1) \$0 HMO plan in each region

Core messaging/positioning:

- "We're offering a new kind of Medicare experience—one defined by ease and affordability."
- "Personalized concierge care team."
- "Same day home delivery for prescriptions." (limited coverage area)
- "Save money and stay healthy at the same time."





For Members For Producers For Providers



Introducing PHP Medicare.

Exciting, NEW Medicare Advantage plans developed exclusively for Mid-Michigan residents by Physicians Health Plan (PHP).

Compare plans in your area today

About PHP Medicare

Physicians Health Plan (PHP) has partnered with the Physicians of local health systems to create PHP Medicare – a network of Medicare Advantage plans to better serve people with Medicare in Mid-Michigan.

We listened and learned from the experiences of Medicare Patients just like you. And based on what we learned, we've created several exciting new plans that are designed not only to provide you with more benefits and savings, but also a better overall healthcare experience.

Find a PHP Medicare plan in your area today!

View plans available in Clinton, Eaton, Gratiot, Ingham, Ionia, Montcalm and Shiawassee counties.



Find A Plan

View plans available in Bay, Saginaw and Tuscola counties.



Find A Plan

View plans available in Calhoun and Kalamazoo counties.



Find A Plan

View plans available in Clinton, Eaton, Gratiot, Ingham, Ionia, Montcalm and Shiawassee counties.



Find A Plan

View plans available in Bay, Saginaw and Tuscola counties.



Find A Plan

View plans available in Calhoun and Kalamazoo counties.



Find A Plan

PHP Medicare

Enrollment: 2,817, Market share: 5.1%

Physicians Health Plan (PHP), an insurance company whose parent company is Sparrow Health System, also partnered with Covenant HealthCare (another local health system) to design and develop a network of Medicare Advantage plans for residents in the Mid-Michigan region.

Location: Michigan (select counties)

Offers (2) HMO-POS plans per service area with premiums at \$0 or \$25

Core messaging/positioning:

- "Exciting, new Medicare Advantage plans developed exclusively for Mid-Michigan."
- "Find a PHP Medicare plan in your area today."



Experience Health

Enrollment: 1,018, Market share: 1.6%

A new health insurance company jointly owned by BCBS NC (payer) and Duke Health (provider) using Duke Health's provider network for medical services and population health management and BCBS NC for enrollment, billing and claims services.

Location: North Carolina (select counties)

Offers (1) \$20 HMO plan

Core messaging/positioning:

- "Whole new experience in Medicare coverage."
- "Triangle's first doctor-designed Medicare plan."
- "Experience Health was created with the help of local doctors who wanted a Medicare plan that did more for you."

The banner features the Experience Health logo at the top left. Navigation links include 'PREPARE FOR MEDICARE', 'PLAN INFO', 'WHY EXPERIENCE HEALTH?', 'HELPER RESOURCES', and 'ENROLL NOW'. The main headline reads 'THE TRIANGLE'S FIRST DOCTOR-DESIGNED MEDICARE PLAN.' Below this, a sub-headline says 'THE NEW ALL-IN-ONE MEDICARE ADVANTAGE PLAN.' A list of benefits includes: \$0 medical deductible, \$0 primary care physician copay, \$0 prescription copay for the most, Access to doctors and hospitals throughout the Triangle, and Dental, vision and hearing benefits. A 'SIGN UP' button is at the bottom right.

This banner features the headline 'EXPERIENCE WHAT "MORE" FEELS LIKE.' Below it, a row of six icons represents benefits: SilverSneakers Membership, Dental Allowance, Routine Eye Exam, Eyewear Allowance, Hearing Exam / Hearing Aids, and Worldwide Travel Coverage. A 'MORE PLAN INFO' button is centered below the icons. At the bottom left, a call to action says 'HAVE A QUESTION? READY TO ENROLL? CALL 1-833-905-1311 (TTY: 711) 7 days a week, 8 a.m. to 8 p.m.' with an 'ENROLL NOW' button. The Experience Health logo and 'Created with DukeHealth' logo are at the bottom.

Mary Washington Medicare Advantage

Enrollment: 1,395, Market share: 18.0%

Mary Washington Healthcare (MWHC a non-profit, large, Virginia-based health system) partnered with Lumeris to develop and operate a new Medicare Advantage plan. The plan is offered through the Mary Washington Health Alliance, a provider network of 600+ local doctors.

Location: Virginia (select counties)

Offers (2) \$0 HMO plans

Core messaging/positioning:

- "Exciting, new Medicare option in Virginia."
- "Affordable, all-in-one coverage plus valuable extras."
- "Helping you to simplify and save."

The screenshot shows the homepage for Mary Washington Medicare Advantage. At the top, there is a navigation bar with links for 'For Members', 'For Producers', and 'For Providers', along with an 'Enroll Now' button. Below the navigation is a main banner with the headline 'Introducing Mary Washington Medicare Advantage. An exciting, NEW Medicare option in Virginia.' and a sub-headline 'Affordable, all-in-one coverage plus valuable extras like prescription drugs, dental, vision & more!'. A prominent call-to-action says 'Download your FREE Medicare Information Kit today'. The page is divided into sections: 'New to Medicare?' with a 'Get the Facts' button, 'About Us' with a 'Learn More' button, and a 'Talk to an Agent' section with a 'Request an Info Kit' button. A vertical 'ENROLL NOW' button is on the right side. The footer contains a grid of links for 'About Us', 'Member Portal', 'Attend a Local Meeting', 'Find a Plan', 'Contact Us', 'Producer Portal', 'New to Medicare?', 'Find & Doctor', 'Provider Portal', 'Other Plan Information', and 'Request an Info Kit'. Below the footer is an 'Important Disclaimer' and a copyright notice for Mary Washington Medicare Advantage.



ABOUT MEMBERS PROVIDERS MEDICARE 101 CAREERS CONTACT ENROLL NOW

Easy. Affordable.

And a whole lot more caring.

Built by Doctors for patients. Reliance offers game-changing policies that save you time, headaches, and guesswork from buying insurance.

ENROLL NOW

To learn more about Reliance please call this number: 833-653-2041



ABOUT MEMBERS PROVIDERS MEDICARE 101 CAREERS CONTACT ENROLL NOW

Why Reliance

Because healthcare is broken — you've seen it yourself.



No more jumping through hoops to get access to a specialist! With Reliance simply identify the specialist that you want to see in your network, make an appointment, and get the care you deserve.



Stop waiting for your insurance to kick in! With Reliance, we scrapped the deductible. That's right, you no longer need to worry about paying for your first few medical bills on your own. With Reliance, coverage kicks in from the 1st dollar spent.



Stop hurrying down different policies in order to get complete body coverage! At Reliance we don't believe in the piecemeal insurance model. Enroll with us and get entire body healthcare from one provider. Stop hurrying, start saving.

Sound familiar?

As primary care physicians, we know the struggles our patients face with insurance. Our plan was built from the ground up, by a team of primary care physicians, to address those struggles.

READ MORE

Where the plans are available

Oakland, MI

Monroe, MI

Macomb, MI

Genesee, MI

St. Clair, MI

Wayne, MI

Reliance Medicare Advantage

Enrollment: 410, Market share: 0.2%

Medicare Advantage plans built by a group of primary care physicians (PCPs) from Reliance Healthcare, a physician organization comprised of independent practicing physicians in Southeast Michigan.


Location: Michigan (select counties)

Offers (2) HMO plans with \$0 and \$40 premiums

Core messaging/positioning:

- "New approach to healthcare – breaking down barriers to care."
- "Easy. Affordable. And a whole lot more caring."
- "Built by doctors for patients."





ENGLISH | SPANISH | A A A

MoreCare
A Medical Home Network Affiliate

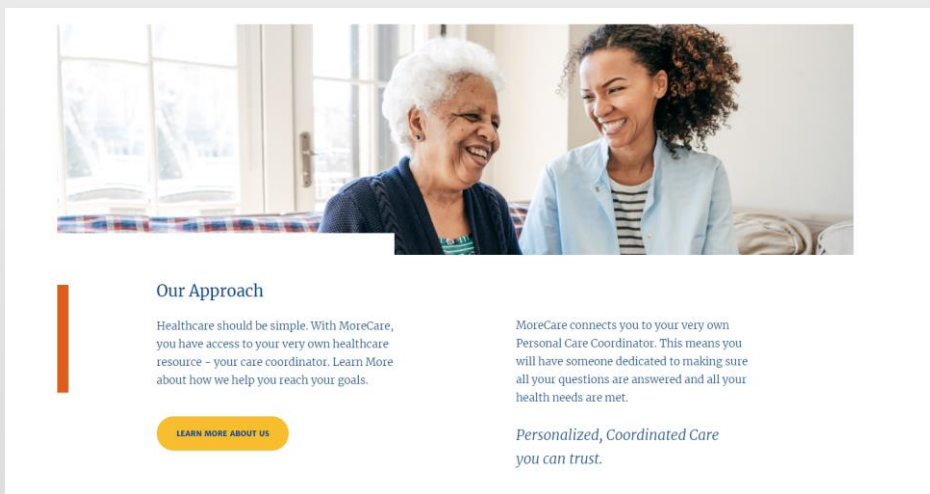
FIND PROVIDERS FIND RX MEMBERS PROVIDERS ABOUT MORECARE PLANS ENROLL NOW

INTRODUCING MORECARE

Community-based
Medicare Advantage
plans designed just
for Cook County.

EXPLORE OUR PLANS

We're bringing whole person care to the Medicare community.
We want to help you get the coverage, resources and personalized care you need.



Our Approach

Healthcare should be simple. With MoreCare, you have access to your very own healthcare resource - your care coordinator. Learn More about how we help you reach your goals.

LEARN MORE ABOUT US

MoreCare connects you to your very own Personal Care Coordinator. This means you will have someone dedicated to making sure all your questions are answered and all your health needs are met.

Personalized, Coordinated Care
you can trust.

MoreCare

Enrollment: 264, Market share: 0.2%

Cook County Health, a safety-net hospital in Chicago, partnered with MoreCare, a Medicare Advantage plan and subsidiary of Chicago-based Medical Home Network (a nonprofit community-based care model) to offer benefits to eligible residents.

Location: Illinois (Cook County)

Offers (1) \$0 HMO plan and (3) Special Needs Plans (SNPs) - C-SNP/HIV-SNP, I-SNP, IE-SNP

Core messaging/positioning:

- "We're bringing whole person care to the Medicare community."
- "Personalized, coordinated care you can trust."

Zing HEALTH Find a Plan See Our Plan Newsroom Member Provider Need Help? Call Us: 1-866-946-4458 (TTY/VOIC: 711) English Search

Zing HEALTH is helping Cook County feel AmaZing!

Our Medicare Advantage plan provides comprehensive health services and individualized assistance to make Medicare eligible beneficiaries transition to Zing Health as easy as possible.

Amazing health care starts here!
We're available to talk and answer any questions you may have.

Call 1-866-946-4458 (TTY/VOIC: 711)

Zing HEALTH Find a Plan See Our Plan Newsroom Member Provider Need Help? Call Us: 1-866-946-4458 (TTY/VOIC: 711) English Search

We have the plan for you Illinois

Someone from our care team is here to help you.

Call 1-866-946-4458 (TTY/VOIC: 711)

Need help enrolling? Give us a ring.

	Zing Choice IL (HMO)	Original Medicare
	<input type="button" value="Select Plan"/>	<input type="button" value="Learn More"/>
Benefits	Zing Choice IL (HMO)	Original Medicare
Medicare Part A and Part B covered services	Yes	Yes
Part D Prescription Drug Coverage	Yes	No
Limit on annual out-of-pocket cost	Yes	No
Deductible	No	Yes
Extra Benefits		
Routine eye exam	Yes	No
Preventive and Comprehensive Dental	Yes	No
Routine Hearing Exam	Yes	No
Routine Foot Care	Yes	No
Fitness and Weight Management	Yes	No
Non-Emergency Transportation	Yes	No
Out-of-Pocket Maximum	Yes	No
Out-of-Pocket Costs		
Doctor visits	Primary Care	Deductible and Coinsurance may apply
Other Features	OTC, Hearing Aids, Glasses/Contact Lenses	Not Covered
Limit on annual out-of-pocket cost	Yes	No
	<input type="button" value="Download Plan"/>	<input type="button" value="Learn More"/>

Zing Health

Enrollment: 244, Market share: 0.2%

Zing Health is backed by Health2047, a for-profit incubator from the American Medical Association (AMA) that builds tech companies. Zing Health's Medicare Advantage plan will give seniors access to a network of clinics and community health centers in Cook County, IL.

Location: Illinois (Cook County)

Offers (1) HMO plan

Core messaging/positioning:

- "AmaZing health care starts here."
- "Zing Health was founded by real doctors who deliver a personal approach to member care."



Troy Medicare

Home Plan Information About Us For Providers Toll-free number 1-888-494-TROY (8769) TTY:711

A health plan you can love

We are a Medicare Advantage plan powered by pharmacists and physicians to bring local care to our communities

[Learn More →](#)

Why Troy Medicare?

Local Providers

We empower local providers with resources and technology to focus on what matters most - You!

Transparent Drug Pricing

We believe you should know the price of your medication ahead of time.

Independently Owned

We are owned by independent pharmacists, physicians, and other healthcare providers.

Troy Medicare

Home Plan Information About Us For Providers Toll-free number 1-888-494-TROY (8769) TTY:711

Our Story

We are a Medicare Advantage plan powered by pharmacists and physicians to bring local care to our communities

Troy Medicare started in Concord, North Carolina with several pharmacists seeing people increasingly unable to afford their prescriptions. Health plans had become more expensive and less transparent in their drug pricing.

Seeing this in their own communities, Troy Medicare's founders set out to build a local health plan to put healthcare back in the hands of the local healthcare providers.

Troy Medicare

Enrollment: 175, Market share: 0.4%

A new Medicare Advantage plan owned by independent pharmacists, physicians, and other healthcare providers. Focused on providing resources and technology to help deliver care and manage the chronic conditions of seniors.

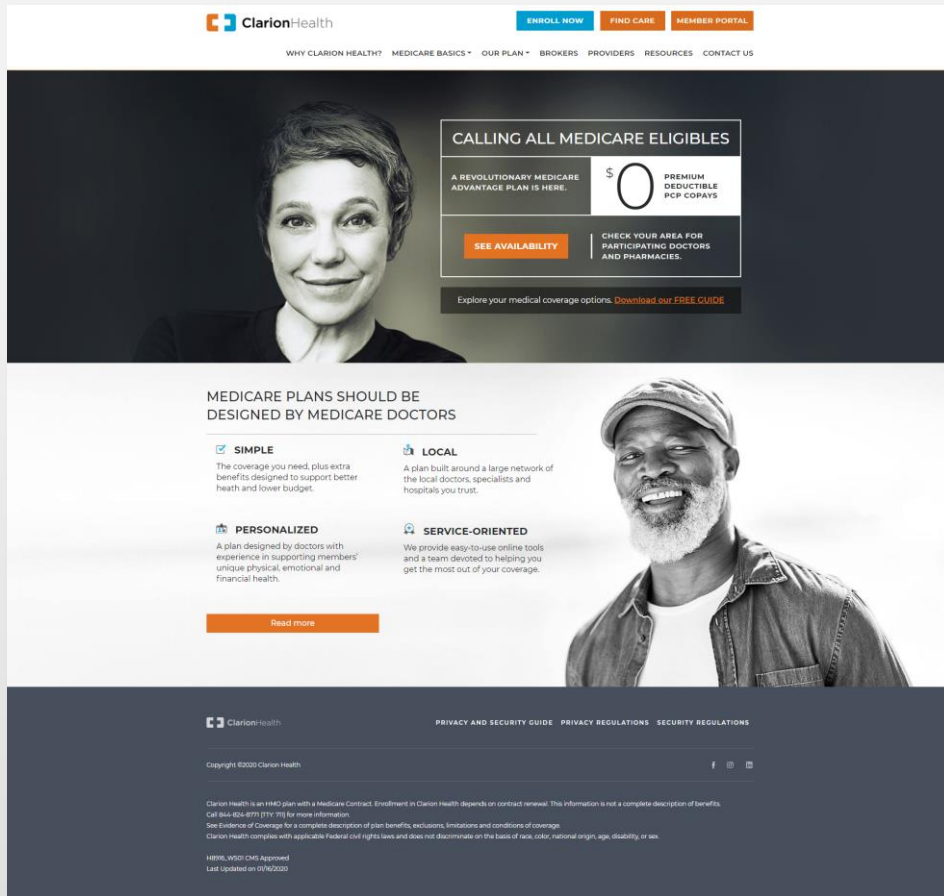
Location: North Carolina (select counties)

Offers (1) \$0 HMO plan that includes an OTC savings benefit (partners with Nations OTC)

Core messaging/positioning:

- "A health plan you can love."
- "Powered by pharmacists and providers to bring local care to our communities."
- "Transparent drug pricing – committed to lower prescription costs."





Clarion Health

Enrollment: 78, Market share: 0.1%

A new Medicare Advantage plan launched by Lee Health (the largest not-for-profit public health system in Florida) that is designed and led by local physicians.

Location: Florida (select counties)

Offers (1) HMO plan

Core messaging/positioning:

- "Doctor designed. Doctor led."
- "True local, coordinated care."
- "You asked. We answered the call."
- "Simple. Local. Personalized. Service-Oriented."



Contact Information

Jim McDonald

Director of Business Development

518.456.3015 x274

jmcdonald@medialogic.com



media logic®

59 Wolf Road, Albany, NY 12205

t 518.456.3015

f 518.456.4279

www.medialogic.com

The information contained in this presentation is copyrighted and may not be distributed, modified, reproduced in whole or in part without the prior written permission of Media Logic. The images from this presentation may not be reproduced in any form without the prior advance written consent of Media Logic.

The Media Logic logo is a trademark of Media Logic. All other trademarks are acknowledged as being the property of their respective holders.

Proprietary and Confidential, © 2020 Media Logic. All Rights Reserved.