

2024 OPEN ENROLLMENT PERIOD

My**Priority** Agent guidebook



Whether you're a new agent or a seasoned veteran selling My**Priority** plans, we're excited to have you on our team. Our goal is to provide you with the information and resources you need to sell MyPriority plans and support your clients.

We truly value your partnership and commitment to Priority Health.

MyPriority Sales team



Dwayne Judson

Sales Manager, Individual Market
313.510.2840
dwayne.judson@priorityhealth.com



Rhonda Burrell

Sales Coordinator, Individual Market
313.425.6368
rhonda.burrell@priorityhealth.com



Emily Martens

Sales Consultant, Individual Market,
West and North regions
616.520.3998
emily.martens@priorityhealth.com



Mark Thomas

Sales Consultant, Individual Market,
East region
248.893.9100
mark.thomas@priorityhealth.com

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2024 REGULATORY CHANGES AND IMPACT

Jonathan Clifford

Director of Product Development
jonathan.clifford@priorityhealth.com

2024 REGULATORY CHANGES AND IMPACT

Significant regulatory changes were issued by the Centers for Medicare and Medicaid (CMS) and supported by the Department of Insurance and Financial Services (DIFS). These regulations heavily influenced the MyPriority 2024 product go-to-market strategy.



- 1 Finalized limit of four nonstandardized plan options* in any service area for PY 2024 and two nonstandardized plans for PY 2025 and subsequent plan years.
- 2 Finalized changes to require QHP plan and plan variant marketing names to include correct information, without omission of material fact, and not include content that is misleading.
 - DIFS expanded upon the CMS guidance, and cost share references are not allowed in marketing names.



* Nonstandardized plan options per product network type (HMO, PPO, etc.), metal level (excluding catastrophic plans) and inclusion of dental and/or vision benefit coverage.

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

2024 MYPRIORITY PLANS

Plan naming convention

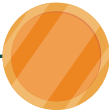


To comply with the new marketing name rules from CMS and DIFS, we named our MyPriority plans using the metal level and one word that we feel easily conveys the plan's offerings and level of benefits.

Bronze plans = Value Bronze


Silver plans = Prime Silver
Balanced Silver
Premier Silver

Gold plans = Enhanced Gold

Standard plans = Standard Bronze
Standard Silver
Standard Gold

 BRONZE	 SILVER	 GOLD
Monthly cost	Monthly cost	Monthly cost
\$	\$\$	\$\$\$
Cost when you get care	Cost when you get care	Cost when you get care
\$\$\$	\$\$	\$

MyPriority plan crosswalk

 Bronze plans		
2023 plan	2024 deductible	2024 plan
MyPriority HSA Bronze 7100	\$7,200 / \$14,400	MyPriority Value Bronze HSA
MyPriority HSA Bronze 7100 - Spectrum Health Partners		MyPriority Value Bronze HSA Corewell Health West Michigan Network
MyPriority HSA Bronze 7100 - Bronson Healthcare Partners		MyPriority Value Bronze HSA Bronson Healthcare Partners
MyPriority HSA Bronze 7100 - Beaumont Health Network		MyPriority Value Bronze HSA Southeast Michigan Network
MyPriority HSA Bronze 7100 - Ascension St. John Providence Network		MyPriority Value Bronze HSA Southeast Michigan Network
MyPriority HSA Bronze 7100 - Trinity Health East Network		MyPriority Value Bronze HSA Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority HSA Bronze 7100 - Trinity Health East Network		MyPriority Value Bronze HSA Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Bronze 9100	\$9,400 / \$18,800	MyPriority Value Bronze
MyPriority Bronze 9100 - Spectrum Health Partners		MyPriority Value Bronze Corewell Health West Michigan Network
MyPriority Bronze 9100 - Bronson Healthcare Partners		MyPriority Value Bronze Bronson Healthcare Partners
MyPriority Bronze 9100 - Beaumont Health Network		MyPriority Value Bronze Southeast Michigan Network
MyPriority Bronze 9100 - Ascension St. John Providence Network		MyPriority Value Bronze Southeast Michigan Network
MyPriority Bronze 9100 - Trinity Health East Network		MyPriority Value Bronze Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Bronze 9100 - Trinity Health East Network		MyPriority Value Bronze Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Telehealth PCP Bronze 9100 - Virtual First		MyPriority Value Bronze
MyPriority Travel Bronze 9100		MyPriority Standard Bronze Travel

MyPriority plan crosswalk

 Silver plans		
2023 plan	2024 deductible	2024 plan
MyPriority Silver 3600	\$3,600 / \$7,200	MyPriority Balanced Silver
MyPriority Silver 3600 - Spectrum Health Partners		MyPriority Balanced Silver Corewell Health West Michigan Network
MyPriority Silver 3600 - Bronson Healthcare Partners		MyPriority Balanced Silver Bronson Healthcare Partners
MyPriority Silver 3600 - Beaumont Health Network		MyPriority Balanced Silver Southeast Michigan Network
MyPriority Silver 3600 - Ascension St. John Providence Network		MyPriority Balanced Silver Southeast Michigan Network
MyPriority Silver 3600 - Trinity Health East Network		MyPriority Balanced Silver Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Silver 3600 - Trinity Health East Network		MyPriority Balanced Silver Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Silver 3600 – Off Marketplace	\$3,600 / \$7,200	MyPriority Balanced Silver Off Marketplace
MyPriority Silver 3600 – Off Marketplace - Spectrum Health Partners		MyPriority Balanced Silver Off Marketplace Corewell Health West Michigan Network
MyPriority Silver 3600 – Off Marketplace - Bronson Healthcare Partners		MyPriority Balanced Silver Off Marketplace Bronson Healthcare Partners
MyPriority Silver 3600 – Off Marketplace - Beaumont Health Network		MyPriority Balanced Silver Off Marketplace Southeast Michigan Network
MyPriority Silver 3600 – Off Marketplace - Ascension St. John Providence Network		MyPriority Balanced Silver Off Marketplace Southeast Michigan Network
MyPriority Silver 3600 – Off Marketplace - Trinity Health East Network		MyPriority Balanced Silver Off Marketplace Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Silver 3600 – Off Marketplace - Trinity Health East Network		MyPriority Balanced Silver Off Marketplace Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)

● Silver plans

2023 plan	2024 deductible	2024 plan
MyPriority Silver 5500	\$5,500 / \$11,000	MyPriority Premier Silver
MyPriority Silver 5500 - Spectrum Health Partners		MyPriority Premier Silver Corewell Health West Michigan Network
MyPriority Silver 5500 - Bronson Healthcare Partners		MyPriority Premier Silver Bronson Healthcare Partners
MyPriority Silver 5500 - Beaumont Health Network		MyPriority Premier Silver Southeast Michigan Network
MyPriority Silver 5500 - Ascension St. John Providence Network		MyPriority Premier Silver Southeast Michigan Network
MyPriority Silver 5500 - Trinity Health East Network		MyPriority Premier Silver Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Silver 5500 - Trinity Health East Network		MyPriority Premier Silver Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Telehealth PCP Silver 5500 - Virtual First		MyPriority Premier Silver
MyPriority Travel Silver 5500		MyPriority Standard Silver Travel

MyPriority plan crosswalk

● Silver Off Marketplace plans

2023 plan	2024 deductible	2024 plan
MyPriority Silver 5500 - Off Marketplace	\$5,500 / \$11,000	MyPriority Premier Silver Off Marketplace
MyPriority Silver 5500 - Off Marketplace - Spectrum Health Partners		MyPriority Premier Silver Off Marketplace Corewell Health West Michigan Network
MyPriority Silver 5500 - Off Marketplace - Bronson Healthcare Partners		MyPriority Premier Silver Off Marketplace Bronson Healthcare Partners
MyPriority Silver 5500 - Off Marketplace - Beaumont Health Network		MyPriority Premier Silver Off Marketplace Southeast Michigan Network
MyPriority Silver 5500 - Off Marketplace - Ascension St. John Providence Network		MyPriority Premier Silver Off Marketplace Southeast Michigan Network
MyPriority Silver 5500 - Off Marketplace - Trinity Health East Network		MyPriority Silver 5500 - Off Marketplace Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Silver 5500 - Off Marketplace - Trinity Health East Network		MyPriority Premier Silver Off Marketplace Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Telehealth PCP Silver 5500 - Virtual First - Off Marketplace		MyPriority Premier Silver Off Marketplace
MyPriority HSA Silver 3000 - Off Marketplace	\$3,200 / \$6,400	MyPriority Prime Silver HSA Off Marketplace
MyPriority HSA Silver 3000 - Off Marketplace - Spectrum Health Partners		MyPriority Prime Silver HSA Off Marketplace Corewell Health West Michigan Network
MyPriority HSA Silver 3000 - Off Marketplace - Bronson Healthcare Partners		MyPriority Prime Silver HSA Off Marketplace Bronson Healthcare Partners
MyPriority HSA Silver 3000 - Off Marketplace - Beaumont Health Network		MyPriority Prime Silver HSA Off Marketplace Southeast Michigan Network
MyPriority HSA Silver 3000 - Off Marketplace - Ascension St. John Providence Network		MyPriority Prime Silver HSA Off Marketplace Southeast Michigan Network
MyPriorityHSA Silver 3000 - Off Marketplace - Trinity Health East Network		MyPriority Prime Silver HSA Off Marketplace Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority HSA Silver 3000 - Off Marketplace - Trinity Health East Network		MyPriority Prime Silver HSA Off Marketplace Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)

● Gold plans

2023 plan	2024 deductible	2024 plan
MyPriority Gold Copay+ - Spectrum Health Partners	\$0 / \$0	MyPriority Enhanced Gold Corewell Health West Michigan Network
MyPriority Gold Copay+ - Bronson Healthcare Partners		MyPriority Enhanced Gold Bronson Healthcare Partners
MyPriority Gold Copay+ - Beaumont Health Network		MyPriority Enhanced Gold Southeast Michigan Network
MyPriority Gold Copay+ - Ascension St. John Providence Network		MyPriority Enhanced Gold Southeast Michigan Network
MyPriority Gold Copay+ - Trinity Health East Network		MyPriority Enhanced Gold Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Gold Copay+ - Trinity Health East Network		MyPriority Enhanced Gold Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)

Standard plans		
2023 plan	2024 deductible	2024 plan
MyPriority Standard Bronze 7500	\$7,500 / \$15,000	MyPriority Standard Bronze
MyPriority Standard Bronze 7500 - Spectrum Health Partners		MyPriority Standard Bronze Corewell Health West Michigan Network
MyPriority Standard Bronze 7500 - Bronson Healthcare Partners		MyPriority Standard Bronze Bronson Healthcare Partners
MyPriority Standard Bronze 7500 - Beaumont Health Network		MyPriority Standard Bronze Southeast Michigan Network
MyPriority Standard Bronze 7500 - Ascension St. John Providence Network		MyPriority Standard Bronze Southeast Michigan Network
MyPriority Standard Bronze 7500 - Trinity Health East Network		MyPriority Standard Bronze Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Standard Bronze 7500 - Trinity Health East Network		MyPriority Standard Bronze Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Travel Bronze 9100		MyPriority Standard Bronze Travel
MyPriority Standard Silver 5800	\$5,900 / \$11,800	MyPriority Standard Silver
MyPriority Standard Silver 5800 - Spectrum Health Partners		MyPriority Standard Silver Corewell Health West Michigan Network
MyPriority Standard Silver 5800 - Bronson Healthcare Partners		MyPriority Standard Silver Bronson Healthcare Partners
MyPriority Standard Silver 5800 - Beaumont Health Network		MyPriority Standard Silver Southeast Michigan Network
MyPriority Standard Silver 5800 - Ascension St. John Providence Network		MyPriority Standard Silver Southeast Michigan Network
MyPriority Standard Silver 5800 - Trinity Health East Network		MyPriority Standard Silver Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Standard Silver 5800 - Trinity Health East Network		MyPriority Standard Silver Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)
MyPriority Travel Silver 5500		MyPriority Standard Silver Travel
MyPriority Standard Gold 2000	\$1,500 / \$3,000	MyPriority Standard Gold
MyPriority Standard Gold 2000 - Spectrum Health Partners		MyPriority Standard Gold Corewell Health West Michigan Network
MyPriority Standard Gold 2000 - Bronson Healthcare Partners		MyPriority Standard Gold Bronson Healthcare Partners
MyPriority Standard Gold 2000 - Beaumont Health Network		MyPriority Standard Gold Southeast Michigan Network
MyPriority Standard Gold 2000 - Ascension St. John Providence Network		MyPriority Standard Gold Southeast Michigan Network
MyPriority Standard Gold 2000 - Trinity Health East Network		MyPriority Standard Gold - Southeast Michigan Network (Wayne, Oakland, Macomb)
MyPriority Standard Gold 2000 - Trinity Health East Network		MyPriority Standard Gold Trinity Health East Network (Washtenaw, Livingston, parts of Jackson)

PRODUCT AND BENEFIT OFFERING CHANGES

Product changes for 2024:

MyPriority Telehealth PCP – Virtual First plans

- Sunsetting these plans for 2024.
- Crosswalk members into broad network plans:
 - MyPriority Telehealth PCP Bronze 9100 - Virtual First to MyPriority Value Bronze.
 - MyPriority Telehealth PCP Silver 5500 - Virtual First to MyPriority Premier Silver.
 - MyPriority Telehealth PCP Silver 5500 - Virtual First - Off Marketplace to MyPriority Premier Silver Off Marketplace.

MyPriority Travel plans

- Offer travel benefit as a Standard Bronze and Silver plan variation.
- Crosswalk current travel members into Standard Travel plans.

New benefit offering for 2024:

Virtual primary care benefit

- A new benefit that allows members to access virtual primary care for a low \$10 copay per visit.
- Virtual primary care is provided through the Corewell Health Virtual Primary Care practice.
- The virtual primary care provider can prescribe medications, help manage a chronic condition, develop a treatment plan and refer to a specialist.
- The virtual primary care benefit is only available on the following nonstandard plans:
 - All MyPriority broad network plans.
 - MyPriority Corewell Health West Michigan Network plans.

Common questions about virtual primary care:

Q. If I schedule a virtual visit with my current PCP, is that the same cost as using the virtual primary care benefit?

A. No. If you schedule a virtual visit with your PCP, you will be charged for a primary care visit.

Q. How do I access virtual primary care?

A. You will access it through your Priority Health member account or app.

More information regarding the virtual primary care benefit will be provided in the coming weeks.

NARROW NETWORK CHANGES

To better serve our members, we made strategic changes to MyPriority narrow networks that continue to let members control health care costs without compromising quality.

Significant changes

- New narrow network: Southeast Michigan Network
 - Beaumont Health Network will be part of the newly formed Southeast Michigan Network.
 - Trinity Health East Network will be split; Washtenaw, Livingston and parts of Jackson counties will remain as Trinity Health East Network, and Wayne, Oakland and Macomb counties will now be included in the Southeast Michigan Network.
- Discontinued narrow network: Ascension St. John Providence Network has been discontinued, and members will be moved into the newly formed Southeast Michigan Network.

Note: The doctors and hospitals affiliated with Ascension St. John Providence Network will continue to be a part of our MyPriority broad HMO network.

Minor change

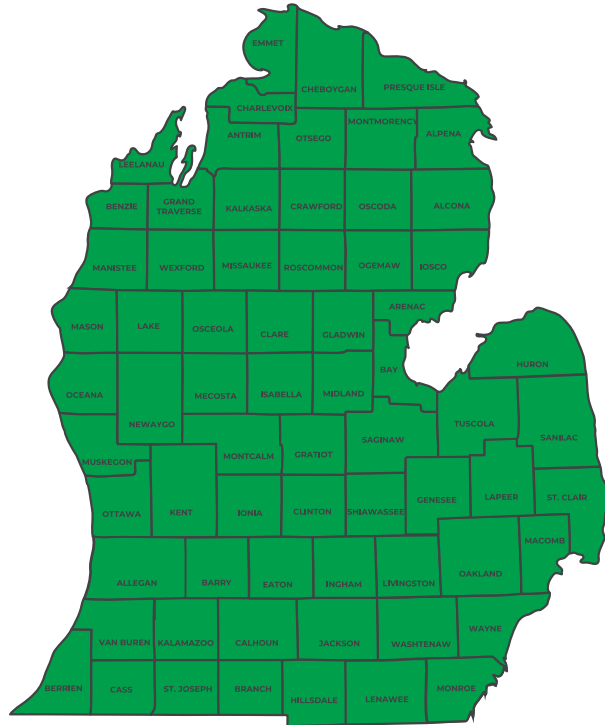
- Spectrum Health Partners is changing its name to Corewell Health West Michigan Network.

No change

- Bronson Healthcare Partners

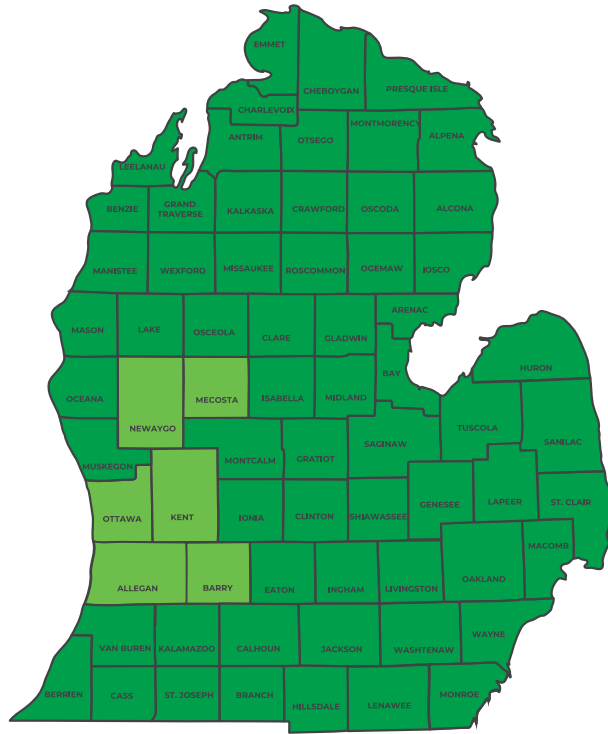
NOTES

2024 MYPRIORITY NARROW NETWORK PLAN OPTIONS



● Plans available in all Lower Michigan counties

- MyPriority Value Bronze
- MyPriority Value Bronze HSA
- MyPriority Standard Bronze Travel
- MyPriority Standard Bronze
- MyPriority Premier Silver
- MyPriority Premier Silver Off Marketplace
- MyPriority Balanced Silver
- MyPriority Balanced Silver Off Marketplace
- MyPriority Prime Silver HSA Off Marketplace
- MyPriority Standard Silver Travel
- MyPriority Standard Silver
- MyPriority Standard Gold

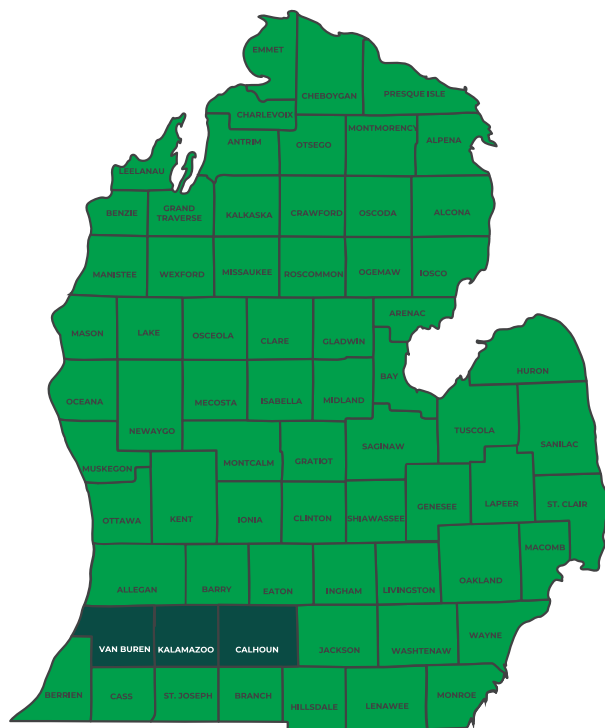


● Corewell Health West Michigan Network

Kent, Barry, Mecosta, Newaygo, and Ottawa counties and a portion of Allegan County. ZIP codes in Allegan: 49070, 49311, 49314, 49323, 49328, 49335, 49344, 49348, 49406, 49408, 49416, 49419, 49423, 49453

- MyPriority Value Bronze Corewell Health West Michigan Network
- MyPriority Value Bronze HSA Corewell Health West Michigan Network
- MyPriority Standard Bronze Corewell Health West Michigan Network
- MyPriority Premier Silver Corewell Health West Michigan Network
- MyPriority Premier Silver Off Marketplace Corewell Health West Michigan Network
- MyPriority Balanced Silver Corewell Health West Michigan Network
- MyPriority Balanced Silver Off Marketplace Corewell Health West Michigan Network
- MyPriority Prime Silver HSA Off Marketplace Corewell Health West Michigan Network
- MyPriority Standard Silver Corewell Health West Michigan Network
- MyPriority Enhanced Gold Corewell Health West Michigan Network
- MyPriority Standard Gold Corewell Health West Michigan Network

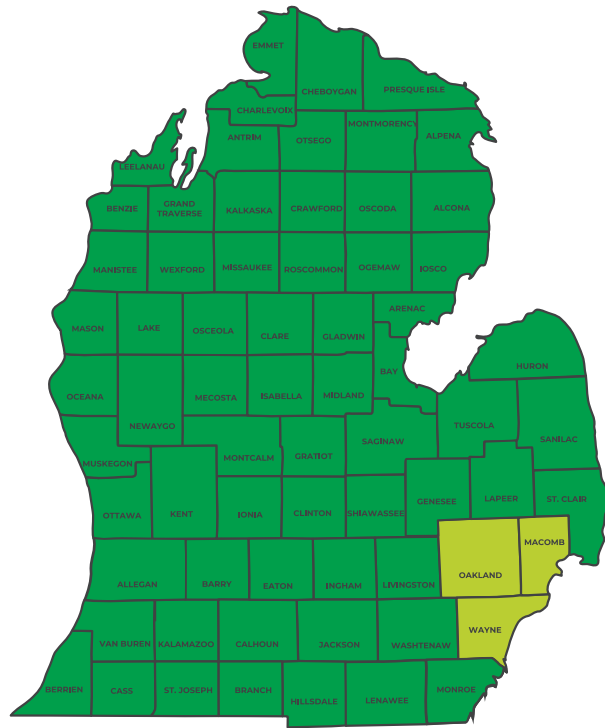
2024 MYPRIORITY NARROW NETWORK PLAN OPTIONS



● Bronson Healthcare Partners

Kalamazoo, Van Buren and a portion of Calhoun counties. ZIP codes in Calhoun County where this narrow network is offered: 49011, 49014, 49015, 49017, 49021, 49029, 49033, 49037, 49051, 49052, 49068, 49076, 49092, 49094

- MyPriority Value Bronze Bronson Healthcare Partners
- MyPriority Value Bronze HSA Bronson Healthcare Partners
- MyPriority Standard Bronze Bronson Healthcare Partners
- MyPriority Premier Silver Bronson Healthcare Partners
- MyPriority Premier Silver Off Marketplace Bronson Healthcare Partners
- MyPriority Balanced Silver Bronson Healthcare Partners
- MyPriority Balanced Silver Off Marketplace Bronson Healthcare Partners
- MyPriority Prime Silver HSA Off Marketplace Bronson Healthcare Partners
- MyPriority Standard Silver Bronson Healthcare Partners
- MyPriority Enhanced Gold Bronson Healthcare Partners
- MyPriority Standard Gold Bronson Healthcare Partners

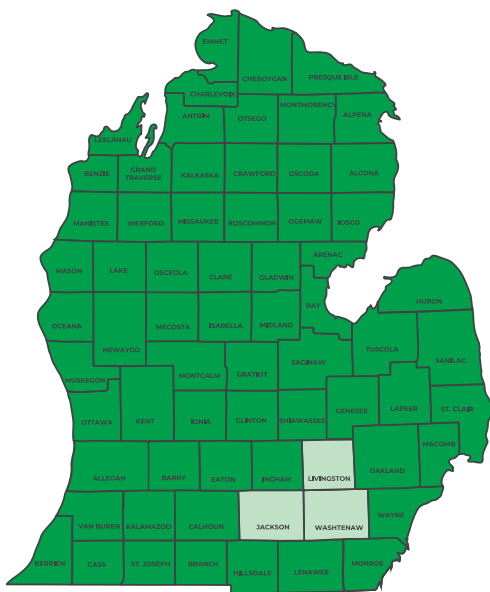


● Southeast Michigan Network

Macomb, Oakland and Wayne counties.

- MyPriority Value Bronze Southeast Michigan Network
- MyPriority Value Bronze HSA Southeast Michigan Network
- MyPriority Standard Bronze Southeast Michigan Network
- MyPriority Premier Silver Southeast Michigan Network
- MyPriority Premier Silver Off Marketplace Southeast Michigan Network
- MyPriority Balanced Silver Southeast Michigan Network
- MyPriority Balanced Silver Off Marketplace Southeast Michigan Network
- MyPriority Prime Silver HSA Off Marketplace Southeast Michigan Network
- MyPriority Standard Silver Southeast Michigan Network
- MyPriority Enhanced Gold Southeast Michigan Network
- MyPriority Standard Gold Southeast Michigan Network

2024 MYPRIORITY NARROW NETWORKS PLAN OPTIONS



Reminder: Unlike many competing narrow networks, all of Priority Health's narrow network products will continue to feature:

- No referrals or additional authorizations.
- Provider-specific names to make it easier for you and your clients to understand which facilities are covered.
- No additional limits or restrictions on care or services.

● Trinity Health East Network

Livingston and Washtenaw counties and a portion of Jackson County. ZIP codes in Jackson County where this narrow network is offered: 49201, 49202, 49203, 49204, 49230, 49240, 49254, 49259, 49261, 49263, 49272, 49277, 49285

- MyPriority Value Bronze Trinity Health East Network
- MyPriority Value Bronze HSA Trinity Health East Network
- MyPriority Standard Bronze Trinity Health East Network
- MyPriority Premier Silver Trinity Health East Network
- MyPriority Premier Silver Off Marketplace Trinity Health East Network
- MyPriority Balanced Silver Trinity Health East Network
- MyPriority Balanced Silver Off Marketplace Trinity Health East Network
- MyPriority Prime Silver HSA Off Marketplace Trinity Health East Network
- MyPriority Standard Silver Trinity Health East Network
- MyPriority Enhanced Gold Trinity Health East Network
- MyPriority Standard Gold Trinity Health East Network

PLAN COMPARISONS

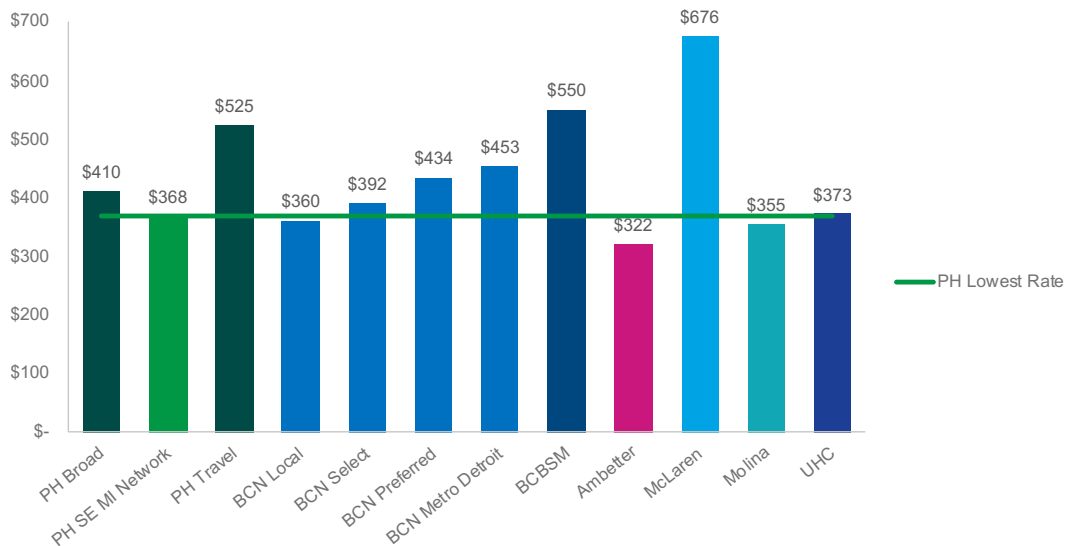
Priority Health is committed to offering members affordable plan options and one of the strongest networks in the state. Plans compared in a Rating Area might not be offered in every county.

Monroe, Wayne

Rating Area 1 Lowest Silver & Bronze Plans

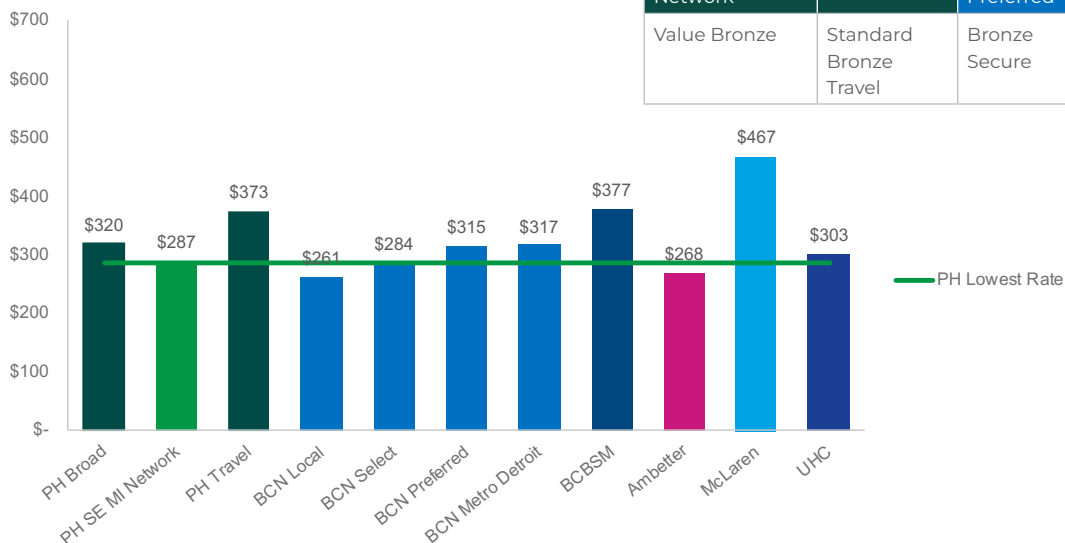
PH Network		BCN Network	
Broad, Narrow Network	Travel	Local, Select, Preferred	Metro Detroit
Premier Silver	Standard Silver Travel	Silver Saver	Metro Detroit Silver Extra

Silver chart



PH Network		BCN Network	
Broad, Narrow Network	Travel	Local, Select, Preferred	Metro Detroit
Value Bronze	Standard Bronze Travel	Bronze Secure	Metro Detroit Bronze Extra

Bronze chart



Macomb, Oakland

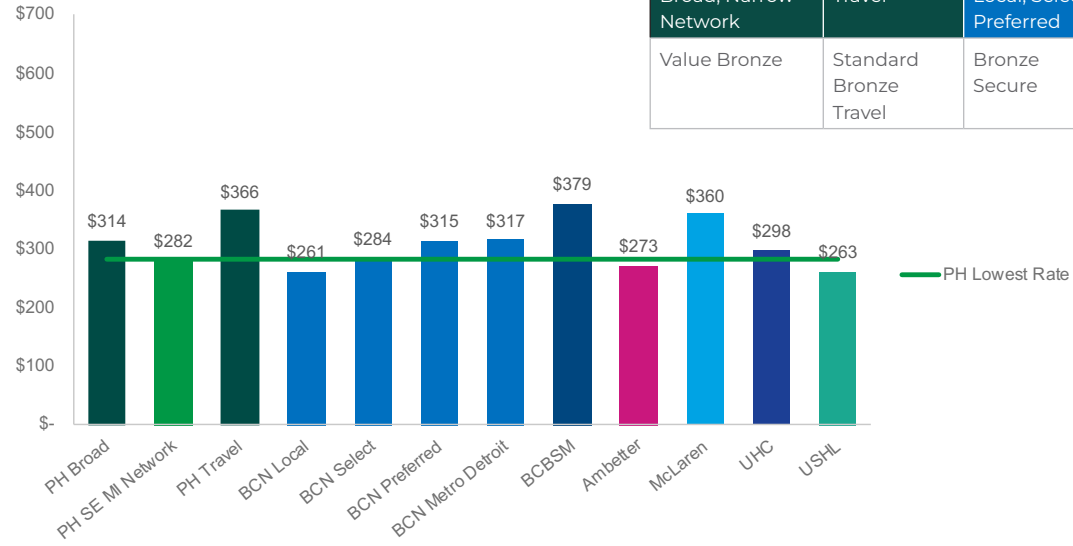
Rating Area 2 Lowest Silver & Bronze Plans

PH Network		BCN Network	
Broad, Narrow Network	Travel	Local, Select, Preferred	Metro Detroit
Premier Silver	Standard Silver Travel	Silver Saver	Metro Detroit Silver Extra

Silver chart



Bronze chart



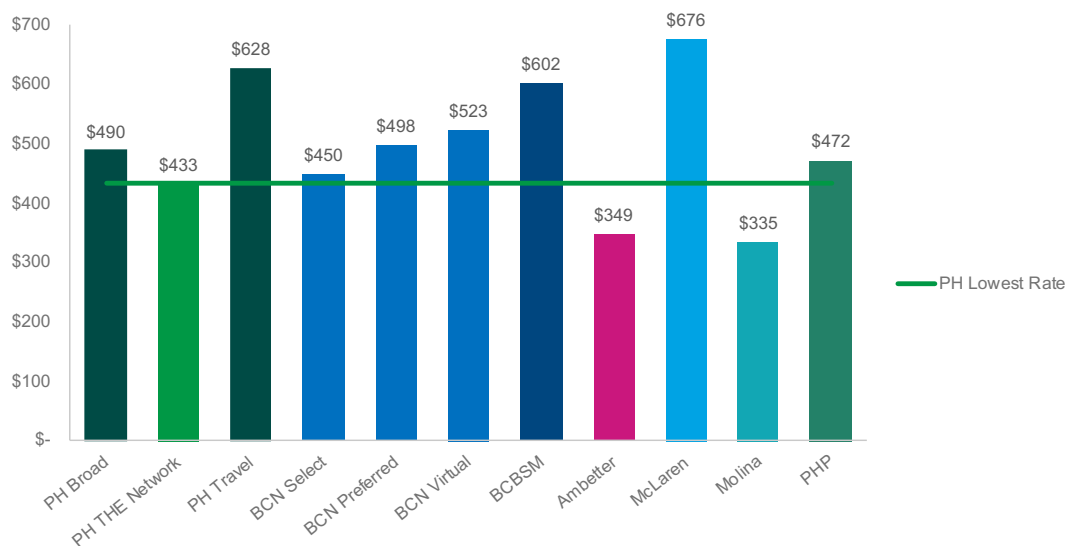
PH Network		BCN Network	
Broad, Narrow Network	Travel	Local, Select, Preferred	Metro Detroit
Value Bronze	Standard Bronze Travel	Bronze Secure	Metro Detroit Bronze Extra

Lenawee, Livingston, Washtenaw

Rating Area 4 Lowest Silver & Bronze Plans

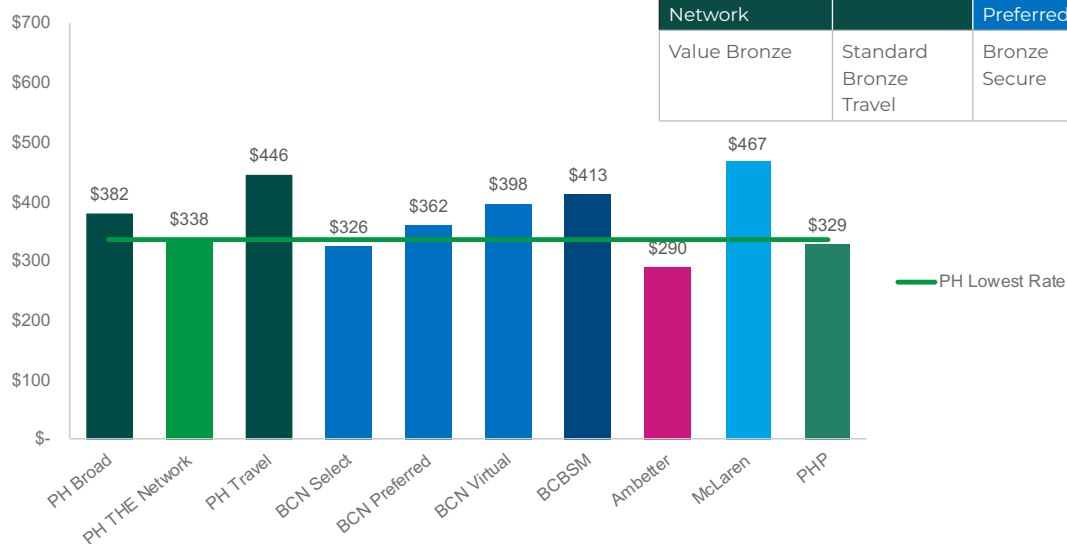
PH Network		BCN Network	
Broad, Narrow Network	Travel	Select, Preferred	Virtual
Premier Silver	Standard Silver Travel	Silver Saver	Virtual PCP Silver

Silver chart



Bronze chart

PH Network		BCN Network	
Broad, Narrow Network	Travel	Select, Preferred	Virtual
Value Bronze	Standard Bronze Travel	Bronze Secure	Virtual PCP Bronze

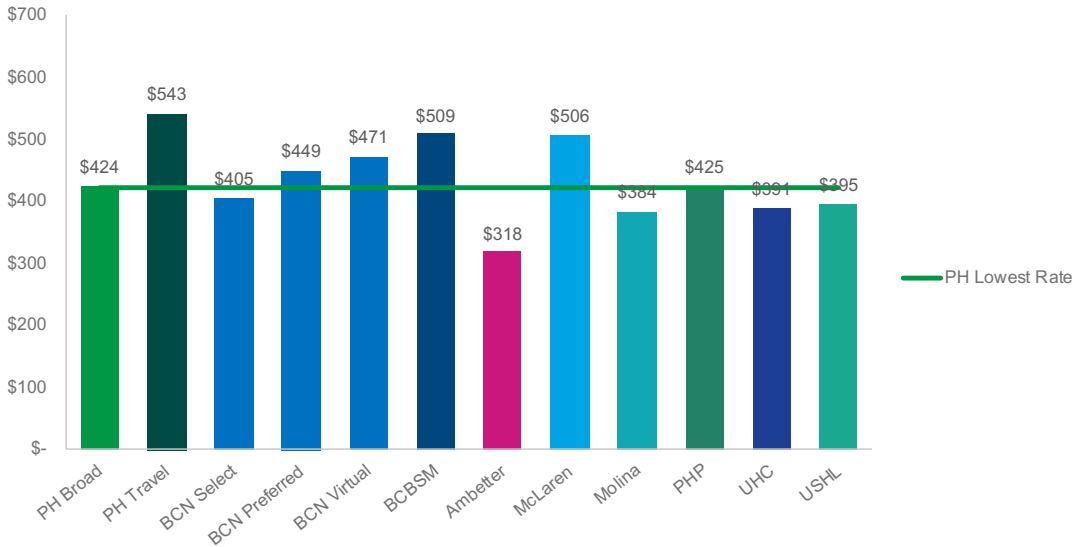


Genesee, Lapeer, Shiawassee

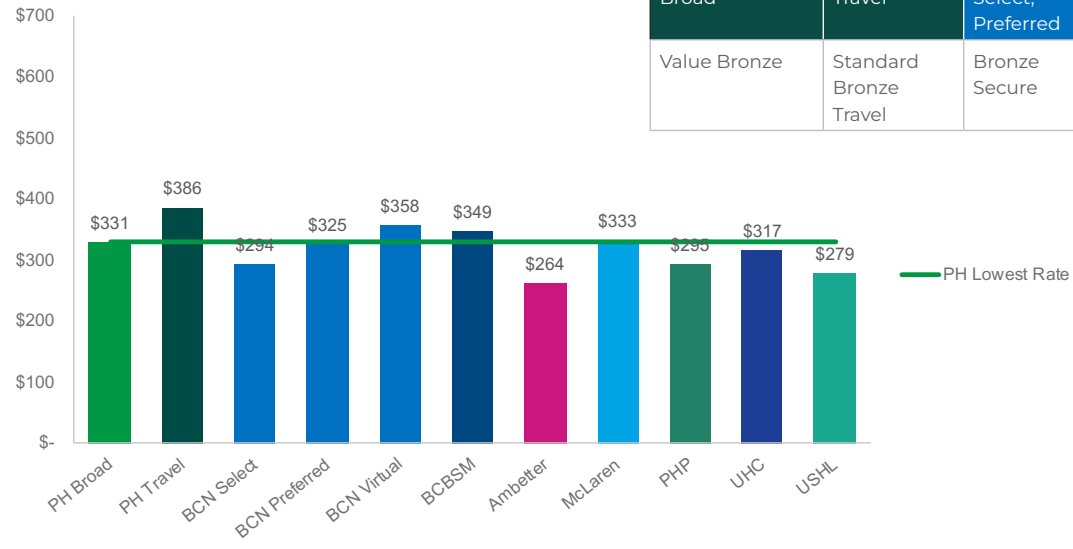
Rating Area 5 Lowest Silver & Bronze Plans

PH Network		BCN Network	
Broad	Travel	Select, Preferred	Virtual
Premier Silver	Standard Silver Travel	Silver Saver	Virtual PCP Silver

Silver chart



Bronze chart

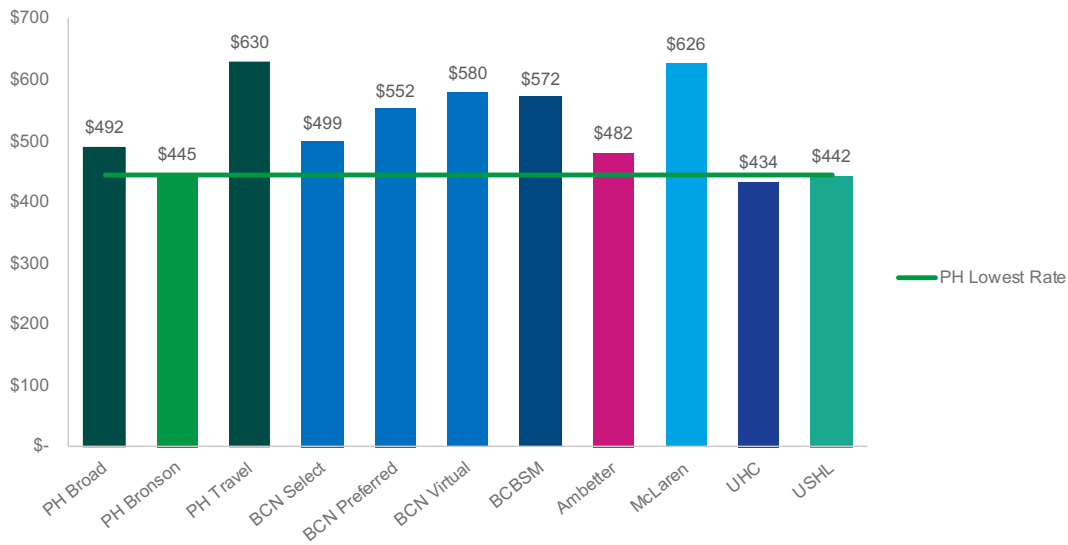


Branch, Calhoun, Kalamazoo

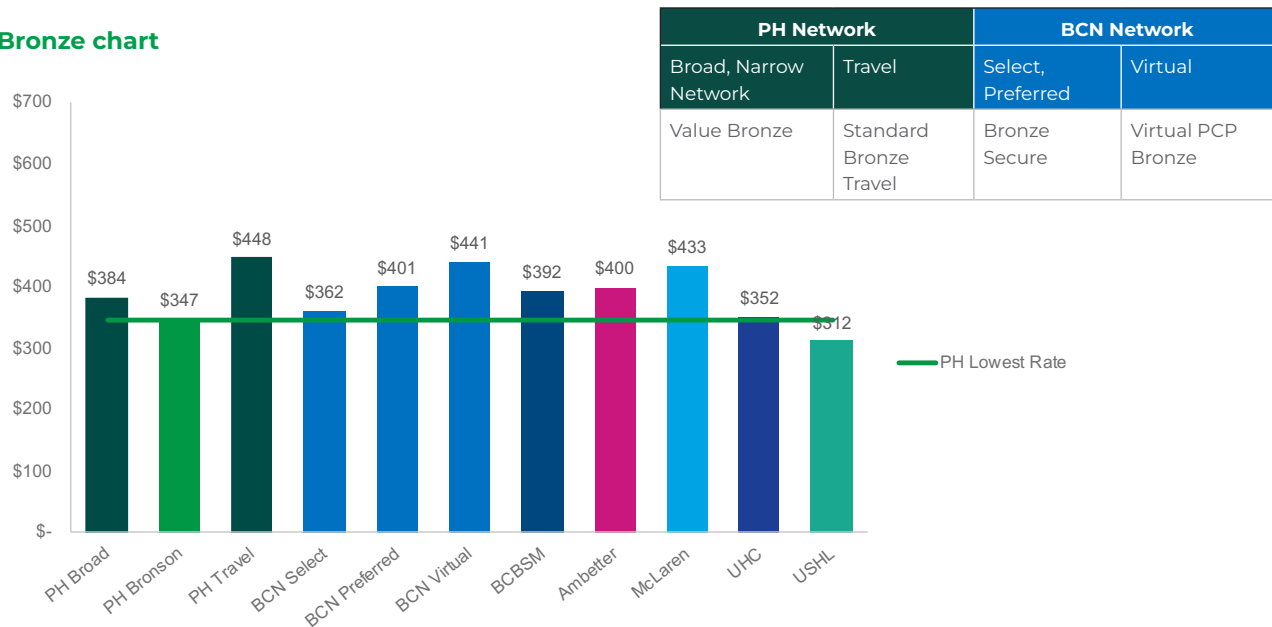
Rating Area 10 Lowest Silver & Bronze Plans

PH Network		BCN Network	
Broad, Narrow Network	Travel	Select, Preferred	Virtual
Premier Silver	Standard Silver Travel	Silver Saver	Virtual PCP Silver

Silver chart



Bronze chart



Kent, Ionia, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa

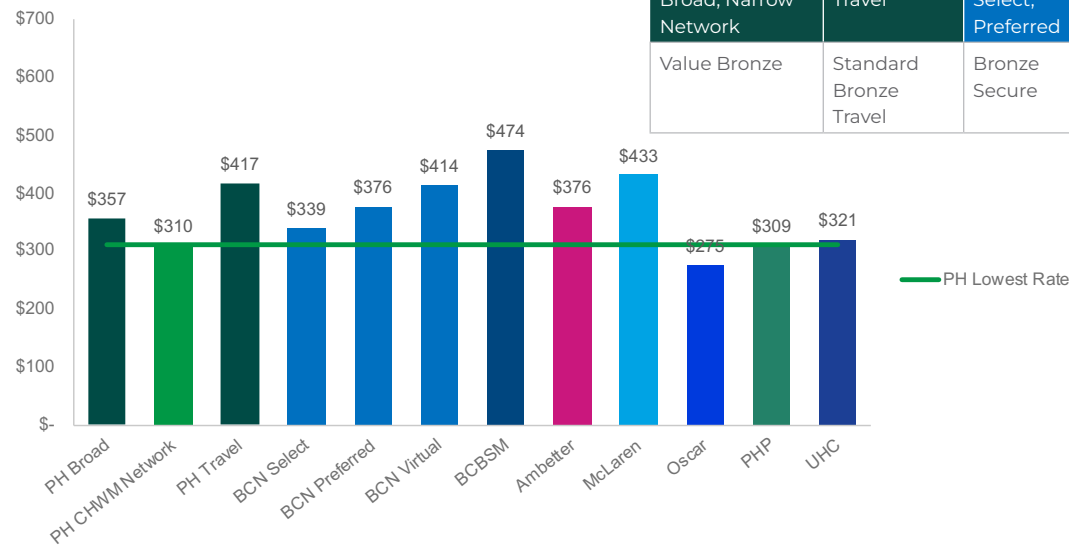
Rating Area 12 Lowest Silver & Bronze Plans

PH Network		BCN Network	
Broad, Narrow Network	Travel	Select, Preferred	Virtual
Premier Silver	Standard Silver Travel	Silver Saver	Virtual PCP Silver

Silver chart



Bronze chart



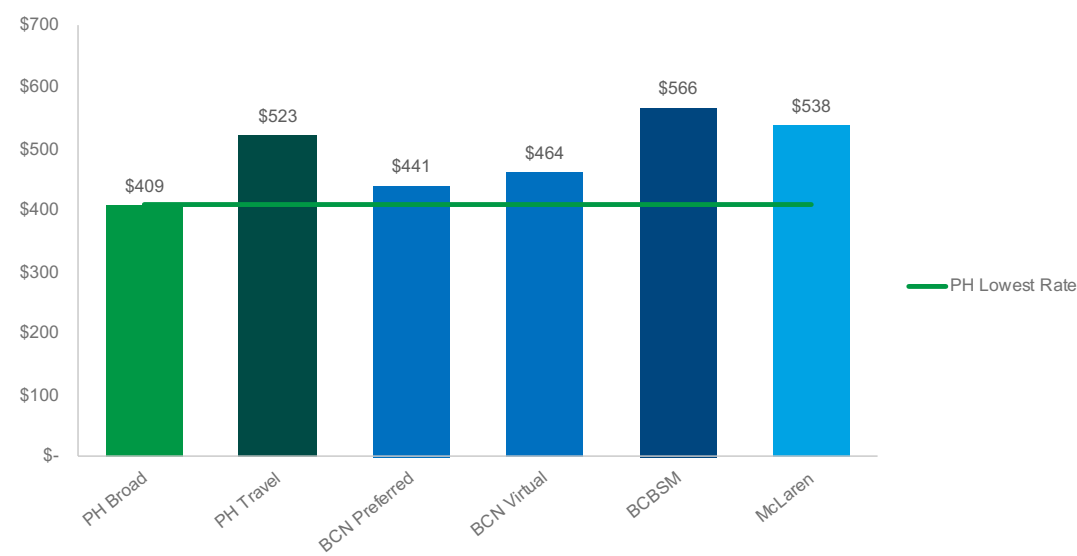
PH Network		BCN Network	
Broad, Narrow Network	Travel	Select, Preferred	Virtual
Value Bronze	Standard Bronze Travel	Bronze Secure	Virtual PCP Bronze

Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford

Rating Area 14 Lowest Silver & Bronze Plans

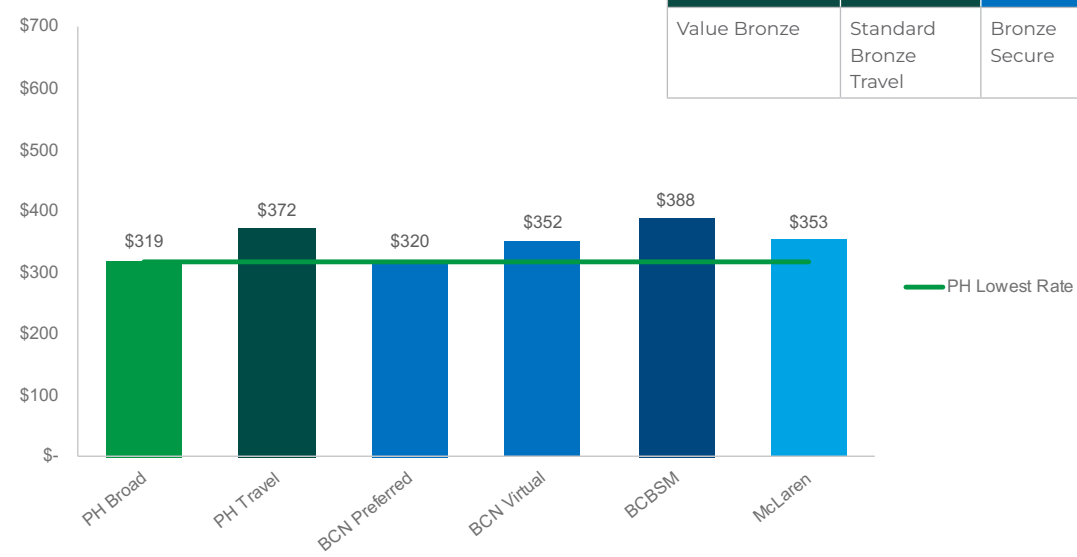
PH Network		BCN Network	
Broad	Travel	Select, Preferred	Virtual
Premier Silver	Standard Silver Travel	Silver Saver	Virtual PCP Silver

Silver chart



Bronze chart

PH Network		BCN Network	
Broad	Travel	Preferred	Virtual
Value Bronze	Standard Bronze Travel	Bronze Secure	Virtual PCP Bronze



PLAN COMPARISONS

BRONZE PLAN COMPARISONS

	Standard Bronze <i>broad and narrow network options</i>	Standard Bronze Travel <i>broad and narrow network options</i>	Value Bronze HSA <i>broad and narrow network options</i>	Value Bronze <i>broad and narrow network options</i>
Deductible	\$7,500 / \$15,000	\$7,500 / \$15,000	\$7,200 / \$14,400	\$9,400 / \$18,800
OOP Max	\$9,400 / \$18,800	\$9,400 / \$18,800	\$7,200 / \$14,400	\$9,400 / \$18,800
Coinsurance	50% coinsurance, after ded.	50% coinsurance, after ded.	Covered in full, after ded.	Covered in full, after ded.
Office visits: PCP	\$50 copay, before ded.	\$50 copay, before ded.	Covered in full, after ded.	\$35 copay, before ded
Office visits: Specialist	\$100 copay, before ded.	\$100 copay, before ded.	Covered in full, after ded.	\$120 copay, before ded.
Office visits: Urgent Care	\$75 copay, before ded.	\$75 copay, before ded.	Covered in full, after ded.	\$85 copay, before ded.
Emergency Services	50% coinsurance, after ded.	50% coinsurance, after ded.	Covered in full, after ded.	Covered in full, after ded.
Added Benefits	Chronic condition management			
Prescriptions				
Tier 1a	\$25 copay, before ded.	\$25 copay, before ded.	Covered in full, after ded.	\$5 copay, before ded.
Tier 1b	\$25 copay, before ded.	\$25 copay, before ded	Covered in full, after ded.	\$20 copay, before ded.
Tier 2	\$50 copay, after ded.	\$50 copay, after ded.	Covered in full, after ded.	Covered in full, after ded.
Tier 3	\$100 copay, after ded.	\$100 copay, after ded.	Covered in full, after ded.	Covered in full, after ded.
Tier 4	\$500 copay, after ded.	\$500 copay, after ded.	Covered in full, after ded.	Covered in full, after ded.
Tier 5	\$500 copay, after ded.	\$500 copay, after ded.	Covered in full, after ded.	Covered in full, after ded.

SILVER PLAN COMPARISONS

	Standard Silver <i>broad and narrow network options</i>	Standard Silver Travel <i>broad and narrow network options</i>	Balanced Silver <i>broad and narrow network options</i>	Balanced Silver Off Marketplace <i>broad and narrow network options</i>	Premier Silver <i>broad and narrow network options</i>	Premier Silver Off Marketplace <i>broad and narrow network options</i>	Prime Silver HSA Off Marketplace <i>broad and narrow network options</i>
Deductible	\$5,900 / \$11,800	\$5,900 / \$11,800	\$3,600 / \$7,200	\$3,600 / \$7,200	\$5,500 / \$11,000	\$5,500 / \$11,000	\$3,200 / \$6,400
OOP Max	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,400 / \$18,800	\$9,400 / \$18,800	\$9,400 / \$18,800	\$9,400 / \$18,800	\$7,200 / \$14,400
Coinsurance	40% coinsurance, after ded.	40% coinsurance, after ded.	30% coinsurance, after ded.	30% coinsurance after ded.	30% coinsurance after ded.	30% coinsurance after ded.	30% coinsurance after ded.
Office visits: PCP	\$40 copay, before ded	\$40 copay, before ded.	\$30 copay, before ded.	\$30 copay, before ded.	\$30 copay, before ded.	\$30 copay, before ded.	30% coinsurance after ded.
Office visits: Specialist	\$80 copay, before ded.	\$80 copay, before ded.	\$85 copay, before ded.	\$85 copay, before ded.	\$65 copay, before ded.	\$65 copay, before ded.	30% coinsurance after ded.
Office visits: Urgent Care	\$60 copay, before ded.	\$60 copay, before ded.	\$75 copay, before ded.	\$75 copay, before ded.	\$75 copay, before ded.	\$75 copay, before ded.	30% coinsurance after ded.
Emergency Services	40% coinsurance, after ded.	40% coinsurance, after ded.	\$250 copay + 30% coinsurance, after ded.	\$250 copay + 30% coinsurance, after ded.	\$250 copay + 30% coinsurance, after ded.	\$250 copay + 30% coinsurance, after ded.	30% coinsurance after ded.
Added Benefits	Chronic condition management						
Prescriptions							
Tier 1a	\$20 copay, before ded.	\$20 copay, before ded.	\$5 copay, before ded.	\$5 copay, before ded.	\$5 copay, before ded.	\$5 copay, before ded.	30% coinsurance after ded.
Tier 1b	\$20 copay, before ded.	\$20 copay, before ded.	\$20 copay, before ded.	\$20 copay, before ded.	\$20 copay, before ded.	\$20 copay, before ded.	30% coinsurance after ded.
Tier 2	\$40 copay, before ded.	\$40 copay, before ded	\$75 copay, after ded.	\$75 copay, after ded.	\$75 copay, before ded.	\$75 copay, before ded.	30% coinsurance after ded.
Tier 3	\$80 copay, after ded.	\$80 copay, after ded.	\$100 copay, after ded.	\$100 copay, after ded.	\$125 copay, before ded.	\$125 copay, before ded.	30% coinsurance after ded.
Tier 4	\$350 copay, after ded.	\$350 copay, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	30% coinsurance after ded.
Tier 5	\$350 copay, after ded.	\$350 copay, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	50% coinsurance, after ded.	30% coinsurance after ded.

GOLD PLAN COMPARISONS

	Standard Gold <i>broad and narrow network options</i>	Enhanced Gold <i>narrow network options only</i>
Deductible	\$1,500 / \$3,000	\$0 / \$0
OOP Max	\$8,700 / \$17,400	\$9,400 / \$18,800
Coinsurance	25% coinsurance, after ded.	0% coinsurance
Office visits: PCP	\$30 copay, before ded.	\$20 copay
Office visits: Specialist	\$60 copay, before ded.	\$45 copay
Office visits: Urgent Care	\$45 copay, before ded.	\$75 copay
Emergency Services	25% coinsurance, after ded.	\$250 copay
Added Benefits	Chronic condition management	
Prescriptions		
Tier 1a	\$15 copay, before ded.	\$5 copay
Tier 1b	\$15 copay, before ded.	\$20 copay
Tier 2	\$30 copay, before ded.	\$75 copay
Tier 3	\$60 copay, before ded.	\$100 copay
Tier 4	\$250 copay, before ded.	50% coinsurance
Tier 5	\$250 copay, before ded.	50% coinsurance

OPERATIONAL UPDATES AND ENHANCEMENTS

Cheryl Osentoski

Director of Operations

cheryl.osentoski@priorityhealth.com

Emily Coffield

Agile Product Owner

emily.coffield@priorityhealth.com

OEP READINESS CHECKLIST

Make sure you're ready for OEP. Review the following checklist to ensure a smooth enrollment period.

Enrollment

Dental and vision

- Dental and vision coverage should be added during OEP.
- Cannot be added during the year unless there is a medical SEP plan change.
- Cannot add dental and vision through HealthSherpa.
 - However, if using HealthSherpa, payment amount can be changed to reflect the dental and vision premium. This way, clients can pick up prescriptions right away (instead of being denied because the dental/vision portion of the premium is not covered).

On/Off Exchange

- On- to Off-Marketplace transition.
 - Even if new coverage is starting, Priority Health will not automatically cancel Marketplace coverage.
 - Marketplace plans can only be canceled by calling the Marketplace directly.
- Renewing On-Exchange (FFM) members into an Off-Exchange plan.
 - Cancel the 2023 coverage with FFM at least three business days before enrolling in Off-Exchange plan. This ensures Priority Health receives and processes FFM cancellation before Off-Exchange enrollment is received.
 - If the On-Exchange policy has not been canceled with the FFM, the Off-Exchange application will be pended (put on hold).
 - Once termination is complete, return to Priority Quote (PQ) to resubmit "pended" application.

Payments

Credit card

- PQ application permits agents to set up recurring credit card or EFT payments through the Instamed portal.
- If you don't want to set up a payment at the time of enrollment, bypass the setup and the member will receive an invoice.
- Once the member is enrolled, they will have access to their member portal and can set up recurring payments.
- Recurring payments must be set up by the 19th of the month.
 - Cutoff date is 19th of the month.
 - Changes after the 19th of the month will not be captured

Delinquent payments

- If one of your clients is past due, they will receive an email message.
- You can check your agent book of business for members who are at risk of losing their coverage due to delinquency.
- Sort on past due and APTC columns.

Additional reminders

Off Exchange members: effective date

- You should not make requests for changes to the effective date after the application has been submitted through PQ (Off-Exchange).
- This causes downstream impacts to the billing process.

On-Exchange members: effective date

- If you have members enrolled in an FFM plan, you must make all the changes with the Marketplace and not request them directly from Priority Health.

Terminations

- Agents should not request retro terminations.
- Priority Health follows CMS guidelines that will terminate the day of receiving the information or a future date.

Special enrollment period (SEP)

- Special enrollment periods for loss of coverage require documentation.
- Acceptable documentation can be found in the Agent Center.

Short-Term coverage

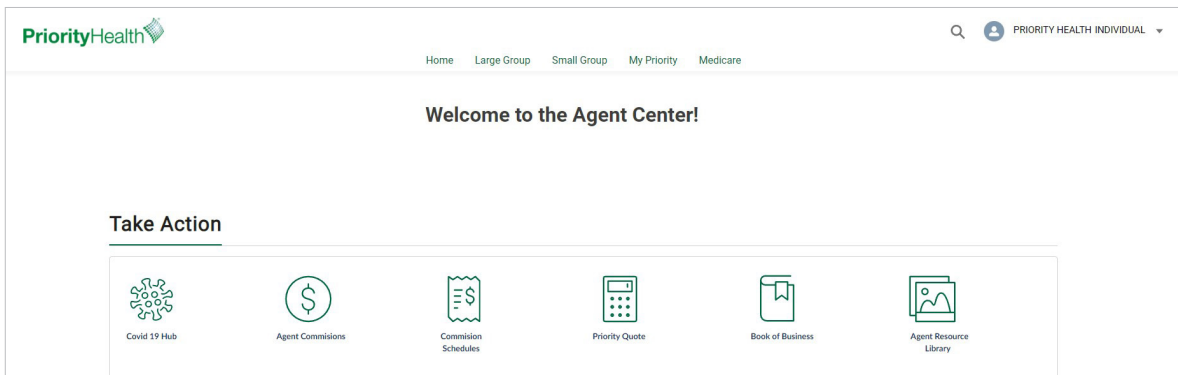
- Michigan law allows an individual to purchase a STLD (Short-Term Limited-Duration) policy for 185 days or less out of any 365-day period with the same insurer.
- The 365-day period begins the first effective date of coverage in the previous year and does not reset when there is a gap in coverage.
- Loss of short-term coverage doesn't qualify as an SEP.

ABOB ENHANCEMENTS AND ROLLOUT

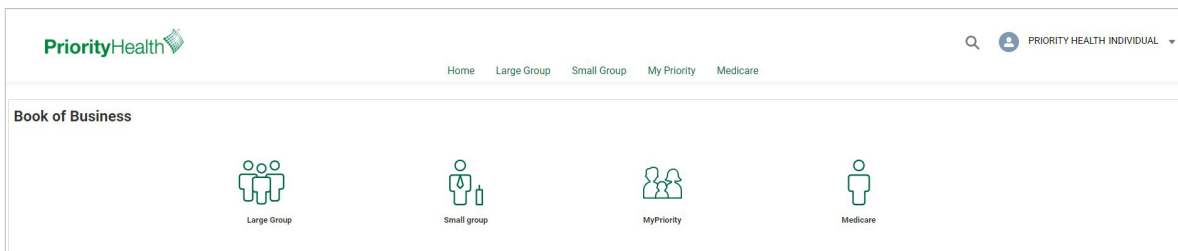
- Why Vlocity and the benefits it will bring to agents
- Enhancements they'll see ahead of OEP:
 - Viewing and ordering ID cards
 - Members aging into Medicare report
- Future enhancements to come:
 - What we currently have in the works
 - What to expect later this year and into next year

Current State Migration

Step 1: Agent logs into their Agent Portal and clicks on the "Book of Business" tile.



Step 2: Agent selects the line of business they'd like to view.



Step 3: The landing page for the book selected will load. From this landing page, the agent can search for clients, export their book of business, view canceled contracts or click on the contract number of any client to access the member details page for more detailed information on that account. All columns on the landing page are also sortable.

PriorityHealth

Home

Large Group

Small Group

My Priority

Medicare

Search

Search

Clear

Show cancelled contracts:

No

Yes

Contract #	Last, first	Effective date	Status	Payment status	Paid to Date	Bill date	Amount due	Plan	CSR%	Marketplace?	APTC	Phone	Email	
948812084	WILSON, JAMES	3/9/2023	Inactive	PastDue		3/9/2023	\$231.74	MY PRIORITY SHORT TERM 80% 1000 DED	--		\$0.00	(248) 755-0284	jwilson@priority.com	
948816649	WILSON, JAMES	1/1/2023	Active	PastDue	2/28/2023	3/1/2023	\$45.28	HMO BRONZE 9100	--	Yes	\$524.00	(248) 755-0284	jwilson@priority.com	
948817112	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$241.78	HMO SILVER 3400	87%	Yes	\$1,838.00	(248) 755-0284	jwilson@priority.com	
948818180	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$12.84	HMO SILVER 5500 ZERO COST SHARE	--	American Indian zero CSR	Yes	\$300.00	(248) 755-0284	jwilson@priority.com
948818463	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$750.93	HMO BRONZE 9100	--	Yes	\$0.00	(248) 755-0284	jwilson@priority.com	
948818463	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$182.36	HMO SILVER 3400	87%	Yes	\$251.00	(248) 755-0284	jwilson@priority.com	
948817205	WILSON, JAMES	1/1/2023	Active	PastDue	2/28/2023	3/1/2023	\$489.33	HMO BRONZE 9100	--	Yes	\$460.00	(248) 755-0284	jwilson@priority.com	
948818032	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$287.44	HMO BRONZE 9100	--	Yes	\$763.00	(248) 755-0284	jwilson@priority.com	
948818180	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$179.46	HMO SILVER 5500	73%	Yes	\$182.00	(248) 755-0284	jwilson@priority.com	
948818032	WILSON, JAMES	1/1/2023	Active	PastDue	1/31/2023	3/1/2023	\$610.22	HMO HSA BRONZE 7100	--	Yes	\$0.00	(248) 755-0284	jwilson@priority.com	

1

2

3

4

5

6

Loaded 57 records (0%)

Export Records

Search/canceled contracts toggle:

Show canceled contracts:
☒ No
☐ Yes

Export book to CSV option:

Step 4: If an agent clicks on the contract number to take them to the member details page, they can see more detailed plan information, including prescription and ancillary info, view dependent demographic information, view and change PCPs for all members on the policy (where applicable), view billing details, and view and download invoices.

[← Book of business](#)[Print](#)

Individual details

JANICE BRIDGES

Business type: Individual
Contract #: 569952112
Status: Active
Agent: PRIORITY HEALTH INDIVIDUAL
Original effective date: 1/1/2020

Effective date: 1/1/2023
Term date: NA
Medical plan: HMO SILVER 3600 W/ CSR 87% INDIV/FAM 29698M0540620
Dental plan: None
Vision plan: None
Rx Bin: 003858
PCN #: A4
Rx Group: PHEXCHG

[▼ Member information](#)

Primary member information

Effective date: 1/1/2023
Last name: BRIDGES
First name: JANICE
Middle initial:
Relationship: Subscriber
Tobacco use: No
Phone: 8667642027
Email: jan112@priorityhealth.com

Term date: NA
Date of birth: 11/12/1988
Gender: F
PCP: ROBERT F ALLUM
Dental coverage: No
Vision coverage: No

[Edit PCP](#)

Address information

Home address line 1: 1104 HENRIE BLVD
City: ROCKLEDGE CITY
State: NC
ZIP: 40770
County: PERRYMAN-102

Mailing address line 1: 1104 HENRIE BLVD
City: ROCKLEDGE CITY
State: NC
ZIP: 40770
County: PERRYMAN-102

Dependent information

Spouse

Effective date: 1/1/2023
Last name: BRIDGES
First name: MICHELLE
Middle initial:

Term date: NA
DOB: 11/12/1988
Gender: M
PCP: MICHELLE L MACDONALD
Tobacco Use: No
Dental coverage: No
Vision coverage: No

[Edit PCP](#)

Step 4: Continued

▼ Billing summary

Current billing summary

Status: Past due

Date due: 3/1/2023

Current amount due: \$120.89

Previous balance: \$120.89

Total amount due: \$120.89

Billing frequency: Monthly

Payment method: EFT

Previous billing & payment activity

Billing and payment activity occurring in the past 12 months is listed below. To view an electronic copy of an invoice, click the 'View PDF' button for the specific invoice you wish to review.

Date	Coverage period	Description	Amount	Invoice Status	Invoice
2/13/2023	3/1/2023 - 3/31/2023	Invoice	\$120.89	Unpaid	View PDF
1/13/2023	2/1/2023 - 2/28/2023	Invoice	\$120.89	Unpaid	View PDF
1/3/2023	--	Payment	(\$120.89)	--	
12/13/2022	1/1/2022 - 1/31/2023	Invoice	\$120.89	Paid In Full	View PDF
12/1/2022	--	Payment	(\$170.24)	--	
11/13/2022	12/1/2022 - 12/31/2022	Invoice	\$170.24	Paid In Full	View PDF
11/1/2022	--	Payment	(\$170.24)	--	
10/13/2022	11/1/2022 - 11/30/2022	Invoice	\$170.24	Paid In Full	View PDF
10/3/2022	--	Payment	(\$170.24)	--	
9/13/2022	10/1/2022 - 10/31/2022	Invoice	\$170.24	Paid In Full	View PDF
9/1/2022	--	Payment	(\$170.24)	--	

Enhancements

Members Aging Into Medicare filter

The landing page will be updated to include a filter for members aging into Medicare. If an agent clicks the check box next to this prompt, the landing page will be filtered down to just those contracts that have one or more members aging in (64.5 years of age or older). From there, agents can view the members details or export the list to a CSV file. There will also be an informational banner placed at the top of the member details page of those contracts with at least one member aging into Medicare that will list the member(s) falling into this category.

Landing page:

Search

Search

Clear

Filter results:

☐ Canceled contracts

☐ Members aging into Medicare

Contract #	Last, first	Effective date	Status	Payment status	Paid to Date	Bill date	Amount due	Plan	CSR%	Marketplace?	APTC	Phone	Email	Agent
------------	-------------	----------------	--------	----------------	--------------	-----------	------------	------	------	--------------	------	-------	-------	-------

Member Details page:

← Book of business

Print

Individual details

1

MEMBERS, WHO ARE CURRENTLY AND RECENTLY AGING INTO A Medicare plan

View/Order ID Cards

Process: Once the agent has clicked on the contract number of a client and is brought to the member details page, they will have the option to view and/or order ID cards.

Business type: Individual

Contract #: 8677468888

Status: Active

Agent: Rick Young

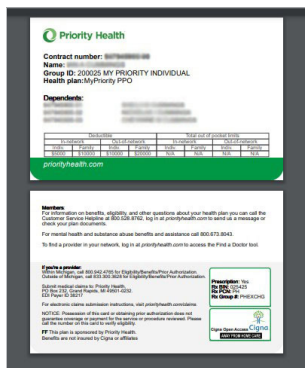
Original effective date: 8/1/2013

ID card:

View

Request new

View opens a new tab with a PDF of the ID card.



Request new button opens a modal with the address and the option to order up to six cards (three sets)

Request new cards

Your client's new cards will be sent to the following address:

1000 BELLEVUE AVENUE
SUITE 100
SEATTLE, WA 98101

Quantity:

ID cards come in a set of 2 cards.

1 set (2 cards)

Request cards

NOTES

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

HEALTHSHERPA

Jordyne Cerullo

Director of Agency Sales
jordyne@healthsherpa.com

Amber Dotson

Senior Agency Sales Manager
amber.dotson@healthsherpa.com

HEALTHSHERPA

HealthSherpa is an innovative health care technology and the country's largest ACA agent enrollment platform.

HealthSherpa is a faster and easier alternative to *healthcare.gov*, helping you enroll more clients, all while managing and growing your book.

Benefits of using HealthSherpa:

Fast

- No redirect to healthcare.gov
- No more waiting rooms
- No more three-way calls with CMS
- Pre-populated renewal apps

Automated

- Bulk email marketing
- Branded enrollment site for your self-serve clients

Quote and enroll

- Shop and enroll from one all-inclusive site
- Eligibility notices
- Drug and provider search

Manage

- Upload documents for clients
- Resolve DMIs and upload documents
- Real-time status and notifications
- Report life changes
- Document retrieval (e.g., 1095As)
- Add any Marketplace client

Did you know?

HealthSherpa is a CMS approved vendor for the FFM Agent and Broker Training Program. When you complete your training through HealthSherpa, you're also eligible for free continuing education units (CEUs) that qualify toward "Health Line of Authority" requirements in Michigan.

- Individual Marketplace training for new agents and brokers
- Individual Marketplace training for returning agents and brokers

PHARMACY

Joy Wahawisan

Manager of Clinical
Pharmacy Services

joy.wahawisan@priorityhealth.com

Ellen Waalkes

Sr. Strategy & Solutions Specialist,
Pharmacy

ellen.waalkes@priorityhealth.com

PHARMACY

Pharmacy trends evolve rapidly, driven by novel drugs, therapies, market shifts and access-cost dynamics. Priority Health acts to optimize cost-effective outcomes through a continual and meticulous assessment of this ever-changing landscape. PH's pharmacy team works to ensure our members have sustained access to necessary treatments through thoughtful plan design, evidence-based clinical programs and quality-oriented drug management services.

Trends

- Utilization shifts in GLP-1s and autoimmune medications
- Gene and cell therapy

Core benefit changes

- Continuous glucose monitors (CGM) benefits going exclusively to pharmacy at zero dollar (\$0) member cost share, effective 1/1/24

MyPriority formulary updates

- Formulary update highlights for 1/1/24

NOTES

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**RATES, COMMISSIONS, AGENT
RESOURCES AND CERTIFICATIONS**

2024 RATES AND COMMISSIONS

2024 rates

You can easily access the 2024 rates in the Agent Center. Simply download and print individual rating areas for easy access, or use our new searchable, interactive rate book. Rates are also available in PriorityQuote.

2024 commission structure

Effective Jan. 1, 2024, the MyPriority Individual agent commission schedule will reflect the following payment schedule:

New and renewing contracts		2024 commissions
New contracts, first year (SEP and OEP)	New members only. We will accept a member as new if they have not been covered with us for the last 12 months.	5%
Renewing contracts	With an original effective date of 1/1/19 and later	4%
Renewing contracts	With an effective date of 12/1/18 and before	2%
Short-term contracts		
New business		20%
MyPriority Dental and Vision		
New business (first year)		2%

AGENT RESOURCES AND REQUIRED CERTIFICATION

Agent Center

The Agent Center is Priority Health's online portal that provides you quick and easy access to valuable information, including plan documents, marketing materials, post-enrollment information and more.

Agent services

The agent services team is available to help answer questions about products and benefits, application status, provider network, membership, billings and claims Monday – Friday, 8:30 a.m. - 5 p.m. Call 800.970.7379, option 1.

Commissions and licensing

Contact the commissions and licensing team with questions about agent agreements, account creation, commissions and licensing information.

For questions, please send an email to commissions-licensing@priorityhealth.com.

Federally Facilitated Marketplace (FFM) certification requirement

CMS requires that FFM certification be completed for each plan year (prior to the sale of a policy or prior to an active change).

Priority Health commissions will not be earned or paid for a policy that is sold or had active changes made if the broker is not properly certified for the applicable plan year.

Visit [cms.gov](https://www.cms.gov) for registration and training sessions for both returning and new agents and brokers.

