

COVID-19 DIGITAL LISTENING for the

MEDICARE INDUSTRY

Direct-from-Beneficiary Insights and Competitor Trends

3.23 – 3.26 BRIEFING



MARKETBRIDGE



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Note: MarketBridge is directing a portion of its digital listening platform and analyst capacity to listening for digital commentary in the Medicare population—one of the most vulnerable groups—during this outbreak. This briefing focuses on the actions Health Payers are taking, how agents are servicing and supporting members, and what members are saying to help inform Health Payer response to this crisis.

The outbreak is moving quickly, and much of the commentary in this briefing will fall rapidly out of date. We will continue to update and provide these briefings on a regular basis for the foreseeable future.

If there are any questions on the attached, please contact Bill Sheldon at bsheldon@market-bridge.com. Please stay healthy and safe.

Health Payer Updates Related to Coronavirus

As of March 26, 2020

UHC	ANTHEM BCBS	HUMANA	AETNA	KAISER PERMANENTE	CIGNA
<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">Humana <u>expanded access to telehealth services</u> for members:<ul style="list-style-type: none">Waiving cost sharing for MDLive for MA membersWill reimburse telehealth visits at same rate as in-person visitsExpanding telehealth coverage to audio-only visits	<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none"><u>Waived prior authorizations</u> for commercial and MA members who are not COVID patients to be transferred out of hospitals and into long-term acute care hospitals
OSCAR	BRIGHT HEALTH	DEVOTED HEALTH	MOLINA		
<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">No new updates	<ul style="list-style-type: none">Molina launched a new <u>Coronavirus Chatbot</u> for members looking for current insights, risk factors, live help and actions to take if symptoms appear		

Agent Conversations Related to Coronavirus

As of March 26, 2020

TRENDS TO ADDRESS

- Agents who are unfamiliar with selling over the phone are seeking information about best practices from peers
- Health payers are offering multiple tools for agents to use for enrolling prospects online or via phone

"I'm getting myself set up to better work over the phone from home. I've been researching how agencies who have been selling over the phone for a couple years or more have done that successfully. I remember some discussion about telesales being most successful in a call center environment. That led me to wonder what the call centers are doing about social distancing for their agents, and what steps they might be taking for agents to work remotely. @NSRH ? @Chase Urich , don't you have a call center, too? Any call center agents reading this?"

"Good question"

"I would love for Jeff Root / Digital BGA to respond as well"

"We do have brick and mortar call centers on our platform and they all moved their teams remote. All you really need is a cheap laptop, internet connection and a headset."

"8 total offices.... 200 Agents.... 150 Support Staff...All working remotely from home now. Seamless transition over the course of 72 hours."

"Our focus is F2F. We are leaving the telesales to the pros"

Resource from the National Contracting Center (NCC) details how health payers are helping agents serve clients during this time:

Aetna: offers options for phone and online enrollment via a few tools:

- The Remote Agent Telephonic Enrollment (RATE) tool: agents must meet certain requirements like access to the app, have an iPad and complete online compliance training
- E-Kits: more flexible requirements, although agents must complete a compliant sales presentation before using E-kit for enrollment

Humana: asking agents to use their e-enrollment tools primarily, and requesting electronic procedures be used to submit any necessary paper applications:

- Advised agents to avoid F2F meetings
- Submit enrollment applications using Enrollment Hub or FastApp electronic tools with prospect/member's permission

UHC: offers remote enrollment capabilities through Jarvis, which provides electronic SOA and remote signature options, as well as guidelines:

- New guidance and resources for selling Medicare online and via phone
- UHC's new "Virtual Appointment and Enrollment" job aid – compliance guidelines and detailed instructions for enrolling clients through UHC LEAN

Senior Audience Conversations Related to Coronavirus

As of March 26, 2020

Older adults need more clarity about the implications of the stimulus package:

- “Has anyone been able to decipher if those of us on a small pension and SS will get a check? I do not make enough to file taxes so i will not be “found” that way. I'm just curious. Thanks.”
- “I filed for renters credit only, didn't have enough social security for other taxes. I haven't filed for this year as I go through the AARP free tax filing and didn't want to mingle with not knowing how the virus was going. So maybe I'll get it. This is a wait and see situation.”
- “Yes, you are supposed to get a check as well. I have read that there are provisions in the bill that cover people who don't earn enough to file a return, but I don't know specifically how you will be “found.””
- “I heard something today that you have to file tax return to get a check. Now you don't have to actually pay taxes, just fine the return. Probably info about it on Google.”

Adult children are worried about how isolation (due to the virus) will impact their senior-aged parents:

- “This article hits home...Now he [dad] is isolated. Feeling depressed for himself...And he asks me, “Is this how I die...of isolation?””
- “My 94-yo mom is still mentally sharp. My biggest worry for her right now is the possibility of a decline from lack of social interaction.”
- “Boy, this is the hardest part. My Mom is in the late stages of Alzheimer's and even in person, it's hard to interact with her. I've done the through the window visits and they are a disaster. Technology is useless for her... She doesn't have long to live but apparently it would be more awful to die of Corona than something else?”
- “My 90 year old dad is in the memory unit and on hospice. The home shut down visitors about 2 weeks ago. The good thing is that he has no clue of what is going on. I worry I might never see him again before this ends.”
- “I'm a primary care physician...I understand the contagious risk, but I also understand preserving the humanity in this situation...”

Medicare News Related to Coronavirus

As of March 26, 2020

SOCIAL DETERMINANTS OF HEALTH COMING TO FOREFRONT

- One of the main social determinants at risk for seniors is food security – although many grocery stores have created special senior-only shopping hours, seniors may be apprehensive to go to the store, cannot get there or cannot afford to stockpile nonperishable goods
- Additionally some senior centers and food banks have closed or have stopped serving in-house meals in response to the virus
- Noted wealth and income disparities exist among older adults by race, ethnicity and gender – Black, Latino or Hispanic adults, as well as women, tend to have higher rates of economic insecurity than white adults and men
- Meal delivery systems can address food insecurity issues for at-risk seniors or other vulnerable populations to get them the nutrition they need

CMS TO PAUSE NURSING HOME INSPECTIONS

- During the three-week pause, inspectors will “emphasize controlling infections, and focus on facilities at risk from the new coronavirus and those with potential issues posing the most peril to residents”

MORE SCAMS TARGETING SENIORS, LOW-INCOME MEDICAID RECIPIENTS

- HHS reports “it’s seeing marketing schemes rapidly pivot to offering tests for COVID-19 and ‘Senior Care Packages’ with hand sanitizer or even tout a vaccine...some marketers falsely claim that President Donald Trump has ordered that seniors get tested” – for all scams, providing one’s Medicare number is required
- The sales pitches are coming via telemarketing calls, robocalls, social media posts, emails and door-to-door visits

CMS APPROVES ADDITIONAL MEDICAID WAIVERS FOR 11 STATES

- The waiver includes a simple checklist by which states can indicate the stipulations they would like to suspend
- 13 states in total have received approval for their waivers

Coronavirus Updates by Geography

As of March 26, 2020



A PA Senator secured \$250M in funding to help feed seniors across the country during this time; \$10.2M of the funding will ensure PA agencies for seniors will have the funds to continue providing meals. The Senator introduced another bill to address the health and financial needs of seniors and those with disabilities.

St. Augustine, Florida will be distributing smart thermometers to some of its citizens to provide real-time data “that might be able to anticipate when and where the next coronavirus hot spot could happen.” The internet-connected thermometers will crowd-source unusual fever activity in real-time and may predict clusters of the virus before official testing can take place.

Appendix

Health Payer Updates Related to Coronavirus

As of March 23, 2020

UHC	ANTHEM BCBS	HUMANA	AETNA	KAISER PERMANENTE	CIGNA
<ul style="list-style-type: none">• Waived telehealth costs with any of its partner platforms (previously encouraged use of telehealth)• Deploying <u>home-based care management tool</u> for highest-risk members	<ul style="list-style-type: none">• BCBS of CA launched a <u>digital tool</u> that hospitals can build into their websites to “assist patients in navigating their symptoms and in seeking out information about the virus”	<ul style="list-style-type: none">• No new updates			
OSCAR	BRIGHT HEALTH		DEVOTED HEALTH		CLOVER HEALTH
<ul style="list-style-type: none">• No new updates	<ul style="list-style-type: none">• No new updates		<ul style="list-style-type: none">• No new updates		<ul style="list-style-type: none">• No new updates

Health Payer Updates Related to Coronavirus

As of March 17, 2020

UHC	ANTHEM BCBS	AETNA	KAISER PERMANENTE	CIGNA
<ul style="list-style-type: none">• Waived cost sharing for testing• Encouraging use of telehealth• Free access to emotional phone support	<ul style="list-style-type: none">• Waived cost sharing for testing• Waived telehealth costs (including mental health visits) during next 90 days• Waived early medication refill limits to 90 days• Accelerating access to Coronavirus Assessment via Anthem Mobile App	<ul style="list-style-type: none">• Waived cost sharing for testing• \$0 copays for telehealth visits during next 90 days• Waived fees for mail-order service of drugs	<ul style="list-style-type: none">• Waived cost sharing for testing• Encouraging use of telehealth	<ul style="list-style-type: none">• Waived cost sharing for testing• Waived cost sharing for telehealth screenings• Free home delivery of up to a 90-day supply for drugs• Offering supportive resources for anyone to help manage anxiety
OSCAR	BRIGHT HEALTH			
<ul style="list-style-type: none">• Launched first testing center locator – accessible to general public• Released at-home risk assessment survey• \$0 telemedicine calls	<ul style="list-style-type: none">• Waived cost sharing for testing, regardless of network• Authorized early medication refills• 100% coverage of telehealth costs• Waived ride limits, increased availability of non-emergent transportation			

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