



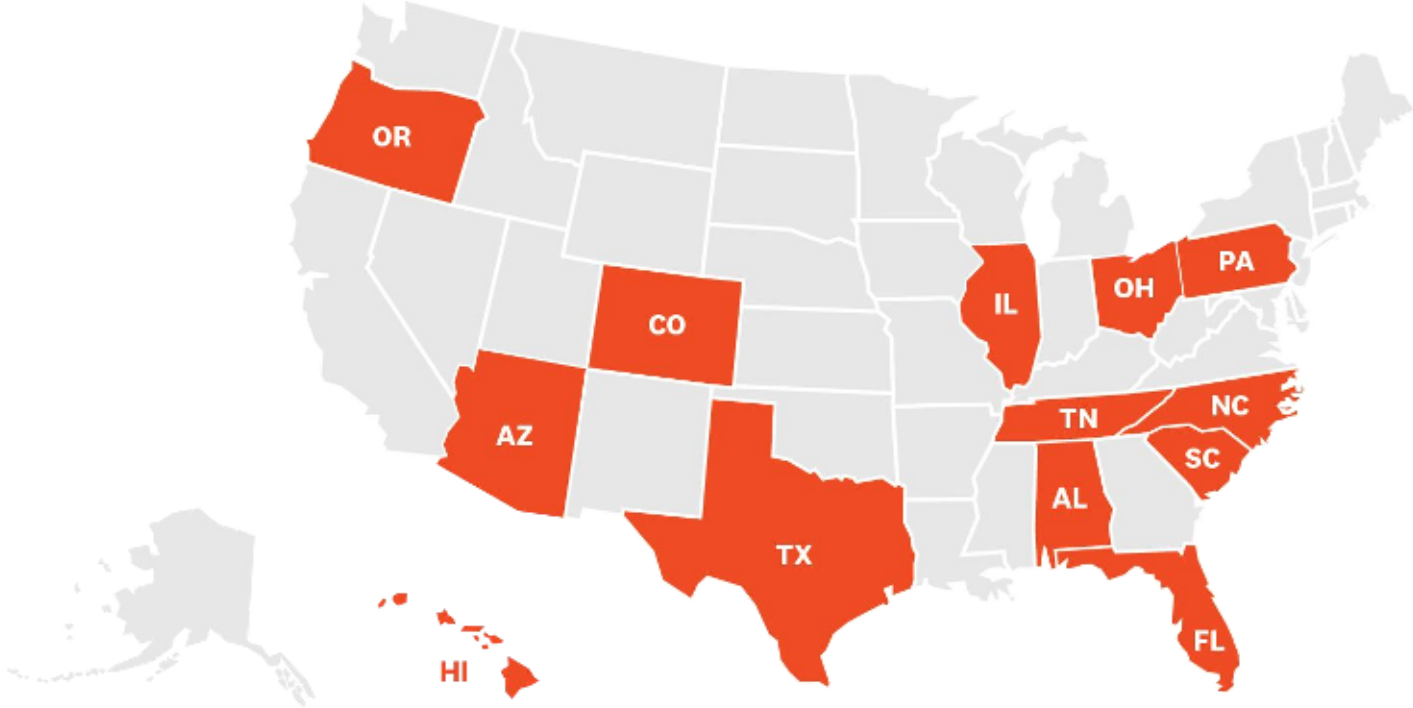
# Devoted Health Sneak Peek

June 6th 2023

**This information is confidential. Not for distribution to Medicare beneficiaries. Plan details subject to change. Pending CMS approval.**



# Devoted Nation



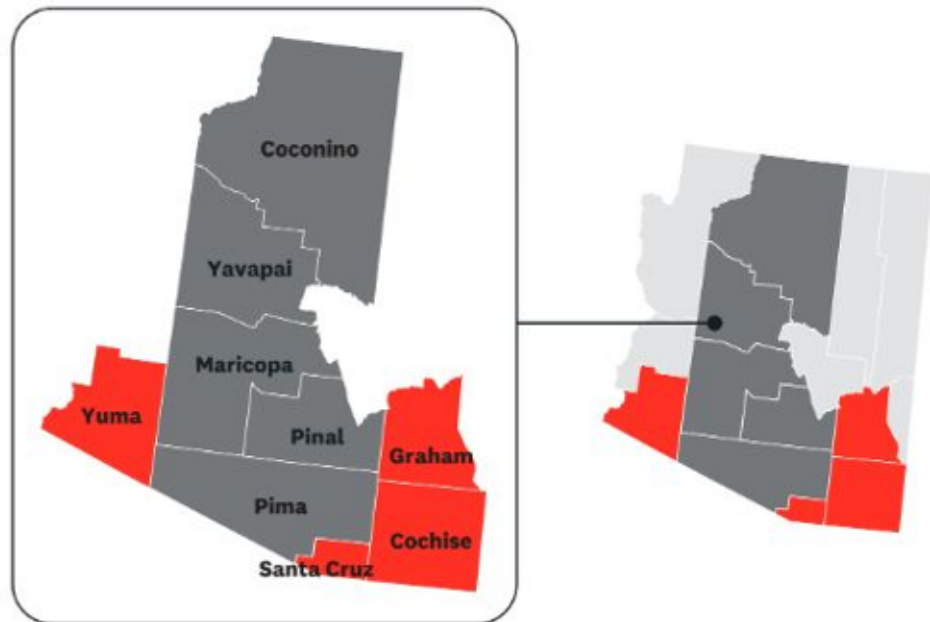
# Our expansion counties

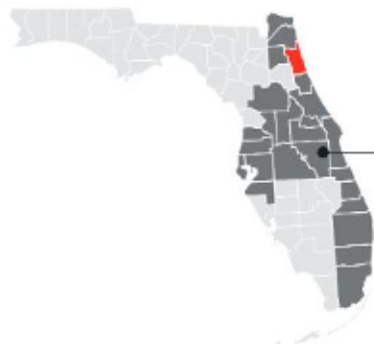
*We are expanding in 12 of our 13 states for 2024 with 145 plans and available to 28.3% of Medicare eligibles nationwide*



# Arizona

Expansion counties are highlighted in **orange** and current counties are in **gray**

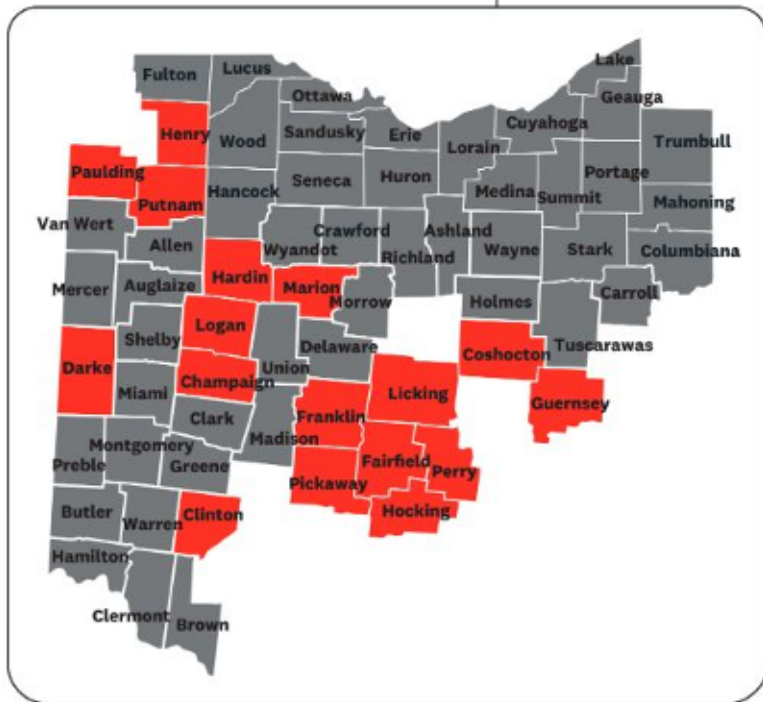
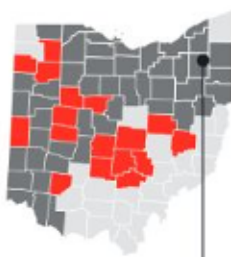




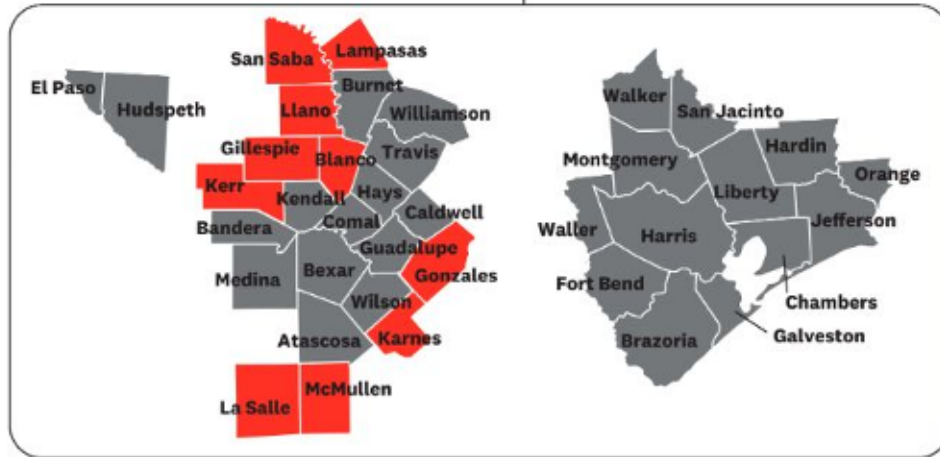
**Florida**  
Expansion counties are  
highlighted in **orange** and current  
counties are in **gray**



**North Florida**  
**We are not expanding in North  
Florida for 2024**



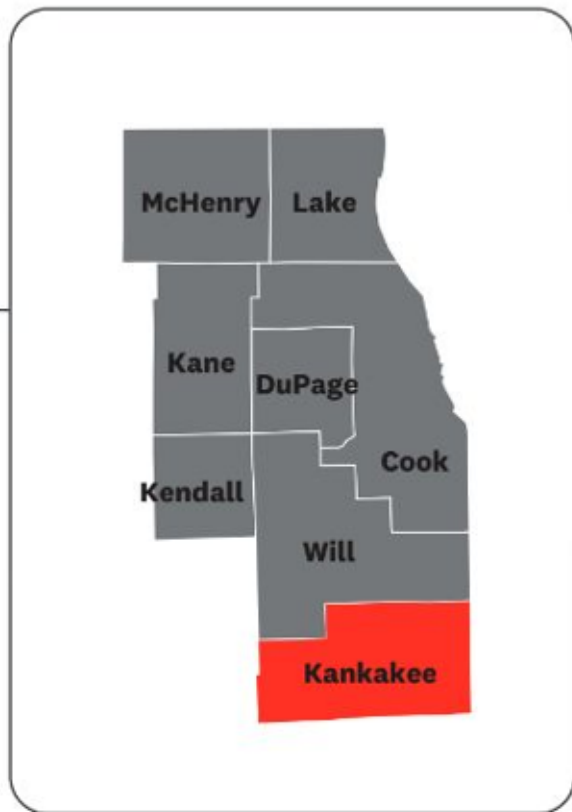
**Ohio**  
Expansion counties are highlighted in **orange** and current counties are in **gray**



## Texas

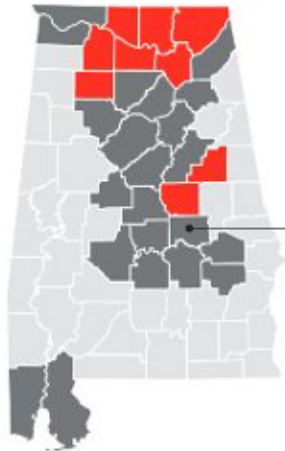
Expansion counties are highlighted in **orange** and current counties are in **gray**





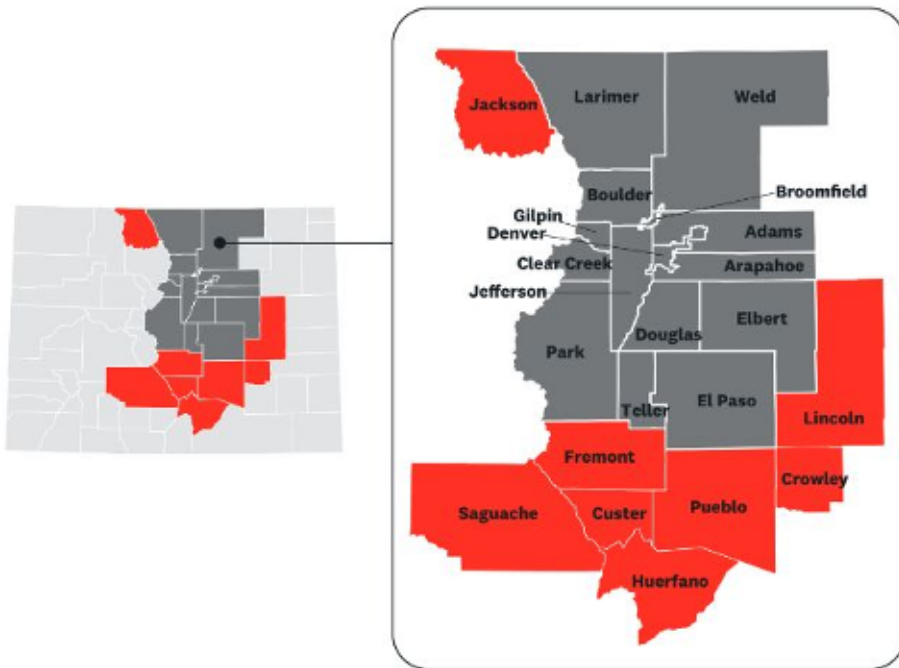
## Illinois

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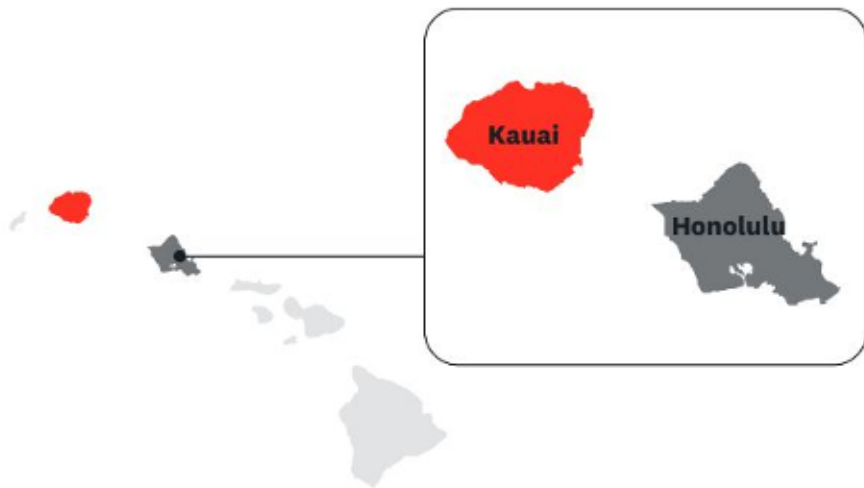


## Alabama

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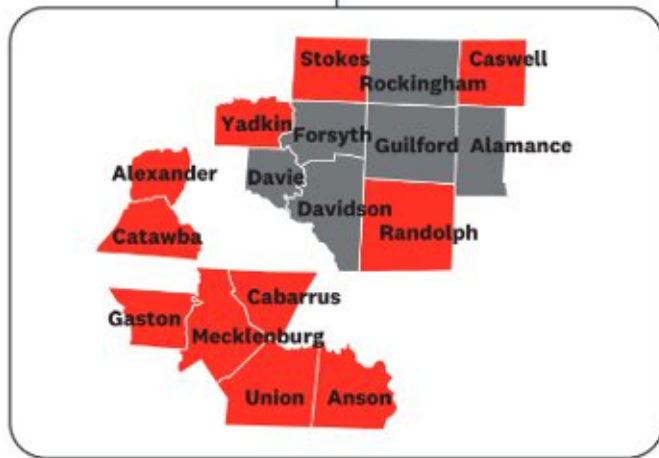
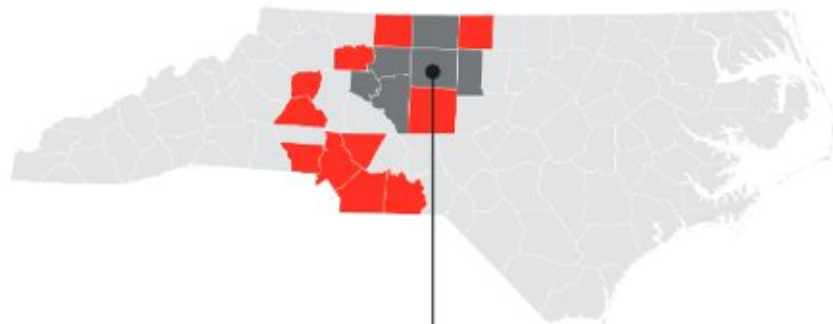


**Colorado**  
Expansion counties are highlighted in **orange** and current counties are in **gray**

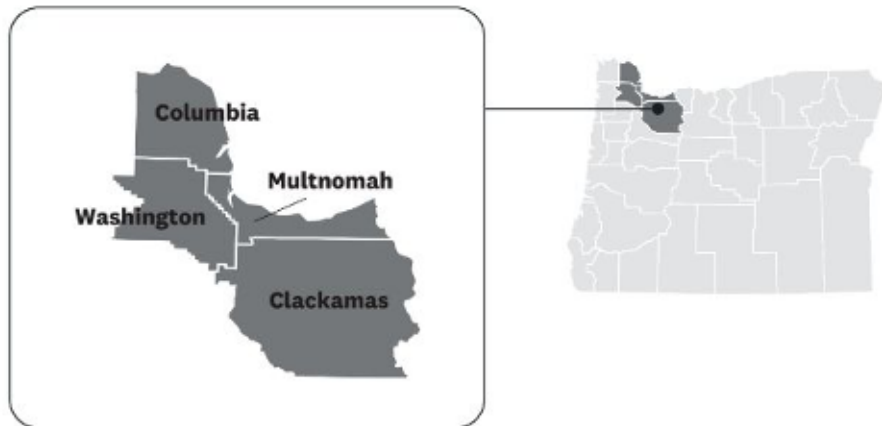


## Hawaii

Expansion counties are highlighted in **orange** and current counties are in **gray**

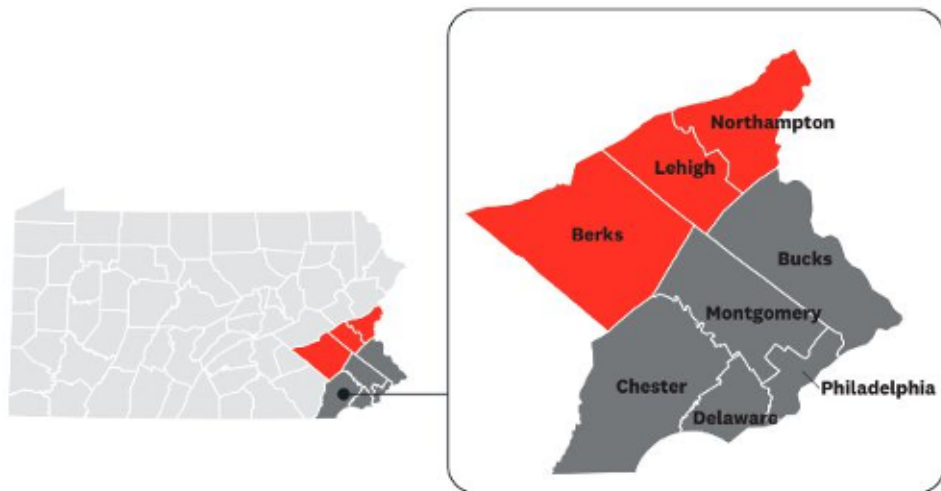


**North Carolina**  
Expansion counties are highlighted in **orange** and current counties are in **gray**



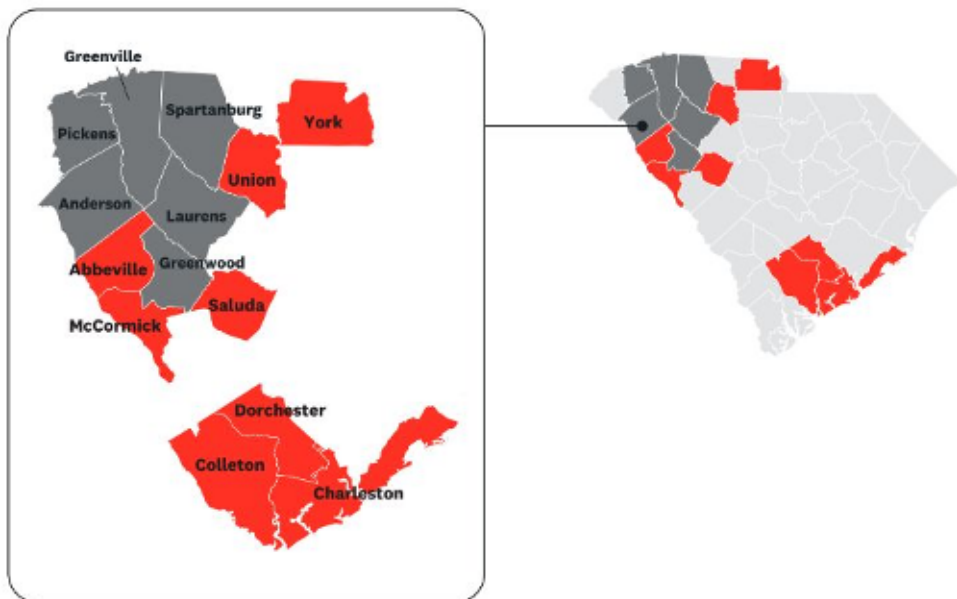
## Oregon

**We are not expanding into new counties in Oregon for 2024**



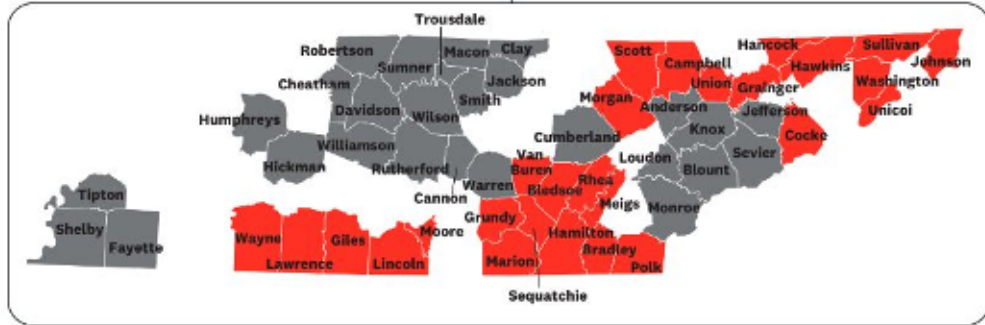
## Pennsylvania

Expansion counties are highlighted in **orange** and current counties are in **gray**



**South Carolina**  
Expansion counties are highlighted in **orange** and current counties are in **gray**





# Tennessee

Expansion counties are highlighted in **orange** and current counties are in **gray**



# Our 2024 Products



HEALTH PLANS



# Disclaimers

All plans may not be available in every market.

To find out which plans are available in your market area, check the Summary of Benefits or visit Devoted.com and enter your zip code [here](#).

New plan offerings for 2024 will not appear online until October 1.

For information prior to October 1st regarding plan benefits and availability, please be on the lookout for emailed communications from Devoted Health.

All 2024 plan information in this document is pending approval from CMS.

## 2024 products

- 13 states
- 100 county expansion
- 22 new plans
- 145 plan/PBPs in 2024
- Diverse product portfolios
- Exciting new benefits

- Part B Giveback HMO
- Part B Giveback PPO
- \$0 HMO
- \$0 PPO
- Premium HMO
- Premium PPO
- Partial Oriented D-SNP HMO
- Full Oriented D-SNP HMO
- \$0 C-SNP HMO
- Premium C-SNP HMO
- Part B Giveback MA only HMO
- Part B Giveback MA only PPO



# 2024 benefit design

- Part B givebacks
- Dental
- Food, utility, and rent
- PPO design

## **Fund high dollar Part B givebacks**

- Increase Part B givebacks
- Maximum amount in most markets

## **Deliver highest-quality dental benefits**

- Additional comprehensive coverage
- \$0 first dollar coverage

## **Introduce NEW Food and Home Card**

- Over half of all Devoted plans will offer this benefit in 2024
- Dollars can be used for groceries, utility payments, rent, or mortgage payments
- Monthly allowances up to \$320 per month

## **Simplify the PPO experience**

- Moving to a “passive” IN/OUT structure



# 2024 plan highlights

## Alabama

Increasing comprehensive dental maximums up to \$7,500 and Food & Home card to \$225 on D-SNP. Expanding \$100 Giveback into North AL. All PPO plans have passive design.

## Arizona

New \$150 Giveback HMO in Maricopa/Pinal. Dental maximums increasing to \$7,500 on select plans. Expanding into Rural AZ with \$0 PPO and new \$100 Giveback PPO. Removing referral requirement on all HMOs. All PPO plans have passive design.

## Colorado

Converting all HMOs to HMO-POS allowing for OON dental access. \$225/month Food & Home card on Full D-SNP. New \$125 Giveback PPO. New partial D-SNP. Removing referral requirement on all HMOs. All PPO plans have passive design.

## Florida

New Full Dual only plan with unlimited dental and \$320 monthly Food & Home card. 10 Giveback plans with full Part B premium reduction. All PPOs moving to passive design.

## Hawaii

New \$100 Giveback PPO. Dental maximum of \$6k on Premium PPO. All plans have passive design.

## Illinois

Increasing comprehensive dental to \$7,500 and \$60 monthly Food & Home card on Core. Competitive OON copays on PPO. \$110 Part B giveback available.

## North Carolina

New Full and Partial Dual plans with up to \$300 monthly Food & Home card and \$7,500 comprehensive dental. Card-based dental on Non-SNP plans.

# 2024 plan highlights (continued)

## Ohio

Expanding into central Columbus. Dental maximums of \$7,500. \$250/month Food & Home card on Full D-SNP. Giveback increased to full giveback. \$0 PPO will have passive design.

## Oregon

\$60/month Food & Home card on Premium PPO. Removing referral requirement on HMO. All PPO plans have passive design.

## Pennsylvania

New \$150 Giveback PPO. New Premium PPO with \$7,500 comprehensive dental and \$100 Food & Home Card. All PPO plans have passive design.

## South Carolina

Card-based dental on all plans. \$135 Part B giveback available. \$40 monthly Food & Home card on Core.

## Tennessee

New \$150 Giveback PPO in select markets. Increasing comprehensive dental up to \$5,500 and Food & Home card up to \$150 per month.

## Texas

Full Part B Givebacks available. \$50/month Food & Home card on select plans. PPO plans have passive design.

## 2024 Product Offerings: Giveback MAPD HMO and PPO

- \$0 premium plan
- **Reduction in monthly Part B premium**
- Higher cost shares than other Devoted plan options

Plan Name	GIVEBACK / ESSENTIALS (MAPD HMO)	CHOICE GIVEBACK (MAPD PPO)
PBP Ct	27	13
Member Persona	<ul style="list-style-type: none"> <li>• <b>Values reduction in Part B premium over lower out of pocket costs</b></li> <li>• FFS switchers</li> <li>• New to Medicare retirees</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Values reduction in Part B premium over lower out of pocket costs</b></li> <li>• Looking for flexibility - no referrals and coverage OON</li> </ul>



## 2024 Product Offerings: Giveback MA-Only

- \$0 premium plan
- **Reduction in monthly Part B premium**
- **No prescription benefits**

Plan Name	<b>LIBERTY (MA-ONLY HMO) <i>Maricopa and Pinal only</i></b>	<b>LIBERTY CHOICE (MA-ONLY PPO) <i>Pima only</i></b>
PBP Ct	<b>1</b>	<b>1</b>
Member Persona	<ul style="list-style-type: none"><li>• Has prescription coverage by other means</li><li>• <b>Ideal for Veterans with VA coverage</b></li></ul>	<ul style="list-style-type: none"><li>• Has prescription coverage by other means</li><li>• <b>Ideal for Veterans with VA coverage</b></li></ul>

# 2024 Product Offerings: \$0 Premium

- Competitive \$0 premium plan
- **Lots of extra benefits**
- Robust dental on all plans in form of embedded comprehensive, reimbursement, or a dental card

Plan Name	CORE (MAPD HMO)	CHOICE (MAPD PPO)
PBP Ct	34	23
Member Persona	<ul style="list-style-type: none"><li>• \$0 premium shopper</li><li>• <b>Looking for HMO with low cost share and additional benefits</b></li><li>• FFS switchers and New to Medicare retirees</li></ul>	<ul style="list-style-type: none"><li>• <b>Looking for flexibility - no referrals and coverage OON</b></li><li>• FFS switchers and New to Medicare retirees</li></ul>

## 2024 Product Offerings: Low Premium

- Low monthly premium (less than or equal to LIPSA)
- **Premium reduced to \$0 for 100% LIS**
- Even more extras and lowest copays

Plan Name	PRIME / SELECT (MAPD HMO)	CHOICE PLUS (MAPD PPO)	Ohio PRIME (MAPD HMO) <i>Ohio Only</i>
PBP Ct	31	3	3
Member Persona	<ul style="list-style-type: none"> <li>• Looking for strong additional benefits and low cost-sharing</li> <li>• <b>MA premium switcher or receives LIS/Extra Help</b></li> </ul>	<ul style="list-style-type: none"> <li>• Looking for flexibility - no referrals and coverage OON</li> <li>• <b>Willing to pay a premium for additional benefits and low cost-sharing</b></li> <li>• Medicare Supplement or MA premium switcher</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Willing to pay a premium for strong additional benefits</b></li> <li>• Coming from a Medicare Supplement or MA premium switcher</li> </ul>

# 2024 Product Offerings: D-SNP HMO

- **Food & Home Card and comprehensive dental**
- \$0 Part D drugs through VBID

Now in  
AL, CO, FL, NC and OH!

Plan Type / Name	Full Dual Oriented <i>Devoted DUAL PLUS</i>	Partial Dual Oriented <i>Devoted DUAL</i>	Full + Partial Dual Oriented <i>Devoted DUAL PLUS</i>
Beneficiary Categories	<p>Only enrolls beneficiaries with <b>Medicare cost sharing protection</b> (full duals + QMBs):</p> <ul style="list-style-type: none"> <li>• QMB+/QMB, SLMB+, FBDE</li> </ul>	<p>Enrolls all dual types, but benefits <b>tailored to partial duals</b>:</p> <ul style="list-style-type: none"> <li>• SLMB, QI, QDWI</li> </ul> <p><i>Note FL partial dual oriented plans do not permit full duals to enroll</i></p>	<p><b>Enrolls all dual Medicare/Medicaid beneficiaries</b>:</p> <ul style="list-style-type: none"> <li>• QMB+/QMB, SLMB+/SLMB, FBDE, QI, QDWI</li> </ul> <p><i>South Florida only</i></p>
Cost Sharing	<b>Pay \$0 cost sharing</b> , even if filed with a coinsurance	<b>Reasonable cost sharing</b> - copays over coinsurance	<b>\$0 cost sharing</b>
Stand Out Points	<ul style="list-style-type: none"> <li>• Richest supplemental benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Unique partial friendly design</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 cost sharing for partial and full duals</li> </ul>

# 2024 Product Offerings: C-SNP HMO

- Strong additional benefits geared towards those with eligible chronic condition
- Continuous open enrollment
- Offered in Arizona, Tennessee and Texas

Plan Name	BEWELL (C-SNP HMO)	BEWELL PLUS / RESTORE PLUS (C-SNP HMO)
Plan Type	<b>\$0 Premium C-SNP</b>	<b>Premium C-SNP (Designed for LIS)</b>
Member Characteristics	<ul style="list-style-type: none"><li>• Either has diabetes or cardiac conditions including CHF</li></ul>	<ul style="list-style-type: none"><li>• Receives low income subsidy, which reduces the premium as low as \$0</li><li>• Has either diabetes or cardiac conditions including CHF</li></ul>

# Plan Offerings by Market

State	Market	Service Areas	Core	Premium / Prime	Essentials / Giveback	Dual	Dual Plus	Choice	Choice Giveback
FL	Miami-Dade	Miami-Dade	✓	✓	✓	✓			
	Broward / Palm Beach	Broward, Palm Beach	✓	✓	✓	✓		✓	
	Greater Orlando	Orange, Osceola, Seminole	✓	✓	✓	✓	✓	✓	
	Greater Tampa Bay	Hillsborough, Pinellas, Polk, Manatee, Hernando, Pasco	✓	✓	✓	✓	✓		✓
	North Florida	Lake, Marion, Sumter	✓	✓	✓	✓	✓	✓	
	Greater Jacksonville	Clay, Duval, Nassau, <b>St Johns*</b>	✓	✓*	✓	✓	✓	✓	
	Daytona	Flagler, Volusia	✓		✓	✓	✓	✓	
	East Coast	Brevard, Indian River, Martin, St. Lucie	✓		✓	✓	✓		✓
Pensacola	Escambia, Santa Rosa				✓	✓	✓	✓	
OH	Cleveland/Toledo/ Youngstown/Mid Ohio North	Cuyahoga, Erie, Geauga, Huron, Lake, Lorain, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Columbiana, Fulton, Hancock, Lucas, Mahoning, Trumbull, Wood, Ashland, Carroll, Crawford, Holmes, Richland, Tuscarawas, Wayne, Wyandot, <b>Hardin, Henry, Paulding, Putnam</b>	✓	✓	✓	✓	✓	✓	
	Cincinnati/Dayton/Lima	Allen, Auglaize, Brown, Butler, Clark, Clermont, Greene, Hamilton, Mercer, Miami, Montgomery, Preble, Shelby, Van Wert, Warren, <b>Clinton, Darke, Champaign</b>	✓	✓	✓	✓	✓	✓	
	Columbus	Delaware, Madison, Morrow, Union, <b>Fairfield, Franklin, Hocking, Licking, Perry, Pickaway, Marion, Coshocton, Guernsey, Logan</b>	✓	✓	✓	✓	✓	✓	

# Plan Offerings by Market

State	Market	Service Areas	Core	Prime / Premium	Essentials / Giveback	Choice Giveback	Choice	Choice Plus	Liberty	Liberty Choice	Be Well Plus	Be Well
AZ	Phoenix	Maricopa, Pinal	✓	✓	✓		✓		✓		✓	✓
	Yavapai	Yavapai, Coconino	✓			✓	✓					
	Rural AZ	Yuma, Santa Cruz, Cochise, Graham				✓	✓					
	Tucson	Pima	✓		✓		✓			✓		
TX	Houston	Brazoria, Fort Bend, Galveston, Harris, Montgomery, Waller, Walker, Chambers, Hardin, Jefferson, Liberty, Orange, San Jacinto	✓	✓	✓							
	San Antonio	Bexar, Comal, Guadalupe, Atascosa, Bandera, Kendall, Medina, Wilson	✓	✓								✓
		Gonzales, Karnes, Kerr, La Salle, McMullen	✓	✓								
	Austin	Burnet, Caldwell, Hays, Travis, Williamson, Blanco, Gillespie, Lampasas, Llano, San Saba				✓	✓					
	El Paso	El Paso, Hudspeth	✓		✓							
IL	Greater Chicago	Cook, Dupage, Kane, Kendall, Lake, McHenry, Will, Kankakee	✓	✓			✓					

# Plan Offerings by Market

State	Market	Service Areas	Core	Premium	Giveback	Dual	Dual Plus	Choice	Choice Giveback	Choice Plus
OR	Portland	Clackamas, Columbia, Multnomah, Washington	✓					✓		✓
HI	Hawaii	Honolulu, <b>Kauai</b>						✓	✓	✓
CO	Denver	Adams, Arapahoe, Boulder, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Park, Broomfield	✓		✓	✓	✓	✓	✓	
	Greater CO & <b>Pueblo</b>	El Paso, Larimer, Teller, Weld, <b>Crowley, Custer, Lincoln, Saguache, Huerfano, Jackson, Fremont, Pueblo</b>	✓			✓	✓	✓	✓	
NC	Greensboro/ Winston-Salem	Alamance, Davidson, Davie, Forsyth, Guilford, Rockingham, <b>Caswell, Randolph, Stokes, Yadkin</b>	✓	✓	✓	✓	✓			
	<b>Charlotte</b>	<b>Cabarrus, Gaston, Mecklenburg, Union, Alexander, Anson, Catawba</b>	✓		✓	✓	✓			
SC	Upstate & <b>Charleston</b>	Anderson, Greenville, Greenwood, Laurens, Pickens, Spartanburg, <b>York, Abbeville, McCormick, Saluda, Union, Charleston, Colleton, Dorchester</b>	✓					✓	✓	
AL	Birmingham/Mobile/ Montgomery	Autauga, Baldwin, Bibb, Blount, Bullock, Chilton, Cullman, Dallas, DeKalb, Elmore, Etowah, Jefferson, Lowndes, Macon, Mobile, Montgomery, Shelby, St. Clair, Talladega, Walker, <b>Clay, Coosa</b>	✓		✓	✓	✓	✓		
	North Alabama	Colbert, Lauderdale <b>Jackson, Lawrence, Limestone, Madison, Marshall, Morgan, Winston</b>			✓	✓	✓	✓		



# Plan Offerings by Market

State	Market	Service Areas	Core	Prime	Giveback HMO	Choice	Choice Giveback	Choice Plus	Be Well Plus
PA	Philadelphia	Bucks, Chester, Delaware, Montgomery, Philadelphia, <b>Lehigh, Northampton</b>	✓		✓	✓	✓	✓	
	Eastern PA	<b>Berks</b>				✓	✓	✓	
TN	Knoxville	Anderson, Blount, Cumberland, Jefferson, Knox, Loudon, Monroe, Sevier, <b>Campbell, Cocke, Grainger, Morgan, Scott, Union</b>	✓	✓	✓				
	Nashville	Cannon, Cheatham, Clay, Davidson, Dickson, Hickman, Humphreys, Jackson, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Warren, Williamson, Wilson, <b>Giles, Lawrence, Lincoln, Moore, Van Buren, Wayne</b>	✓		✓	✓	✓		✓
	Memphis	Fayette, Shelby, Tipton	✓		✓				✓
	Chattanooga	<b>Bledsoe, Bradley, Grundy, Hamilton, Marion, Meigs, Polk, Rhea, Sequatchie</b>	✓			✓	✓		
	Tri-Cities	<b>Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington</b>	✓			✓	✓		

**Join us at our rollouts to learn more  
about your market specific plans!**

<https://hello.devoted.com/rock-enroll>

