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# Enhancing Competitiveness in the Medicare Market

As you know, United American Insurance Company programs to assist our customers in obtaining affordable Underage Health has certainly been a focus, we have keep customers' costs down for the Medicare Market increases, these programs have already begun bearing had a reduction in rates. The positive effects of the the future, by the addition of a new program to the

### First, let's review what we've already accomplished:

- 1. Rapid Inspection Process:** We added a Rapid understanding of underwriting questions, in order questions seen on the application.
- 2. Enhanced Underwriting:** About 2 years ago, a new Medicare Supplement application with additional
- 3. Excessive Outpatient Hospital Charges:** An agreed to change the way Medicare coinsurance patient always owed 20% of the total bill, while the years until it averaged about 50% of the total amounts for outpatient hospital services limiting percentages of those amounts paid by the patient Medicare and 20% by the patient. This change dramatically. Because of the positive impact seen being pursued.
- 4. Revisions to Medigap Standardized Plans:** with the revision of several of the standardized Medigap Plans H, I, and J in order to reflect the recent addition program. In addition, the committee will draft the intended to promote cost-sharing between policyholders co-pays. The good news for UA Agents is Torch be intimately involved in the committee's planning two new Plans are expected to be available by the
- 5. UA Part A Deductible Waiver Program:** Over Office of Inspector General of the U.S. Department use of a preferred network as part of our Medicare announced, we received the favorable opinion with

United American is now contracting with Participating policyholders in the hospital network. Customers can the freedom of choice they have always had; however, hospital has agreed to waive all or part of the Medicare having to pay this deductible to the provider and pass

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**In what ways do UA's policyholders benefit?** The program saves all or part of the Part A deductible that was waived. If the insured will receive a credit from UA that can be used at any time, the credit is \$100 (available where state approved). UA's program is a policyholder's direct participation in the savings. UA's program is available to those customers on Plans B, C, D, F and G; Plan A is not a covered benefit under Plan A.

The best news is the long term effect this new program will have on the board. The primary benefit to the insureds under this program is the reduction in costs which has a direct impact upon health insurance premiums. This program has the potential to positively impact future Med-Supplemental network hospitals (without increasing costs for those who are not covered).

In order for Agents to promote this program to their customers, advertising must happen. UA must first get advertising approval for the program in the hospital networks in the state to provide services. Agents will receive a Program brochure and participating hospitals. As of now, 11 states are far, with the 11 newest ones in the process of being released.

- 1. The 8 states where we have already released the Part A Waiver Program's advertising material are: FL, GA, IL, IN, MS, OK, SC and OH.**
- 2. The 11 additional states where approved advertising will be released next week are: AL, AZ, DE, IA, MI, NE, NV, NM, UT, WV and WI.**

Branch Office Supply will ship brochures to Branch Offices in states that are approved.

The participating hospitals within approved advertising states are not yet reflected on this list, or if you do not see as many hospitals as you would be patient. Intense action is underway to expand advertising in every state. Approval has been a priority for every state. UA's program is available to those hospitals and may consider adding another firm to assist in the process.

As each new state's approval is received, or new hospitals are added, we will update the list. We anticipate that only a few states may not approve the program.

These are very exciting changes! I suggest that the advertising and marketing plans for our quickly-expanding Medicare Supplemental great value, and that value is being increased!