



TEE OFF into **2025**

Hometown  *Health*

BROKER SUMMIT

Welcome

CJ Bawden

Vice President of Growth and Retention



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Broker Summit 2024 Agenda

- Team Member Introductions
- National Network
- Small Group Plans
- Association Health Plans
- Large Group Plans
- Third Party Administrator Updates
- Individual and Family Plans
- HMO Value Proposition
- Hometown Health and Renown Strategy
- Lunch
- Thank You & Adjourn



TPA Team Introductions

Manages Hometown Health's Self-funded Accounts



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Jose Sandoval

Manager of Self-Funded Accounts

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775-771-9043

Years at Hometown Health

Hometown Health Caddy Advice

Golf Handicap

Something you may not know about me



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Sales & Retention Team Introductions

Manages Hometown Health's Fully Insured Commercial LOB's



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National Network

CJ Bawden

Vice President of Growth and Retention



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National Network Announcement

- Hometown Health's new National Network Partner is...

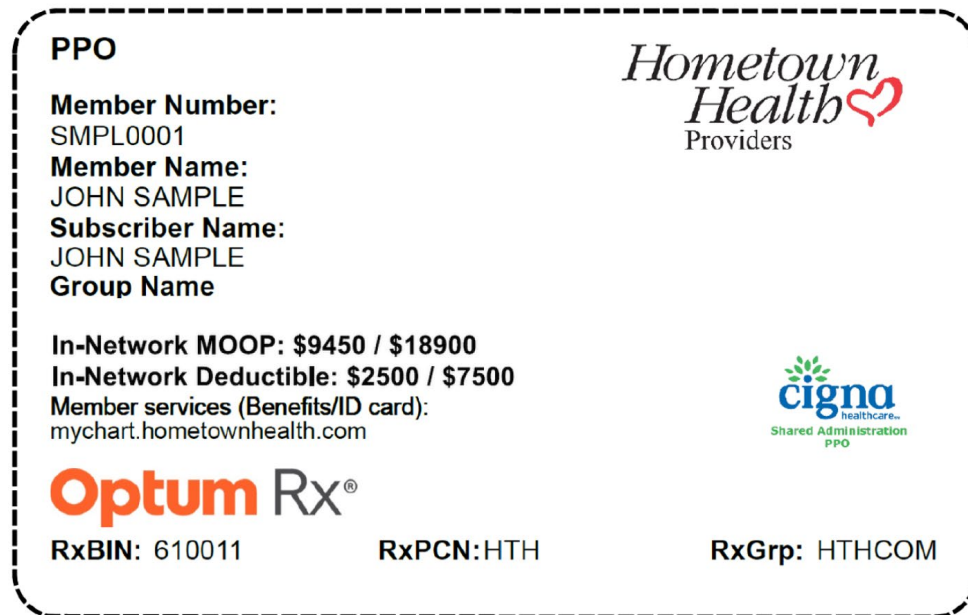


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Existing Business

- Cigna will replace PHCS effective 1/1/2025
- All members will move to Cigna effective 1/1/2025
 - Regardless of effective date
- All members will receive new ID cards effective 1/1/2025



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New Business

- Cigna is available to ALL New Business beginning 9/1/24
- All LOBs: IFP, SG, AHP, and LG
- Access guidelines vary by product and LOB



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General Access Guidelines

- Cigna providers may only be accessed outside of NV
- All HMO & EPO Members
 - Urgent and Emergent Care outside of NV ONLY
 - Directed Care outside of NV
- PPO Members
 - Unless specifically stated, Urgent and Emergent Care outside of NV ONLY
 - Directed Care outside of NV
 - Out of State NV members use Cigna as prime
- How can my NV members get full Cigna PPO access?
 - SG/AHP – Gold Plus National ONLY
 - LG – PPO plans must be underwritten to consider full PPO Access

LOB	Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
SG and AHP	HMO	Yes	Directed by HTH	No
	EPO	Yes	Directed by HTH	No
	Gold Plus National PPO	Yes	Yes	No
	All Other PPO's	Yes	Directed by HTH or residing outside of NV	No
LG	HMO	Yes	Directed by HTH	No
	EPO	Yes	Directed by HTH	No
	National PPO	Yes	Yes	No
	Traditional PPO	Yes	Directed by HTH or members residing outside of NV	No
IFP	HMO	Yes	Only if directed by HTH	No
	EPO	Yes	Only if directed by HTH	No
	PPO	Yes	Only if directed by HTH	No

Cigna Network Overview

- Broad Access
 - More than 1 million contracted providers
 - More than 6,300 facilities
- A True National Network Solution
- Competitive Discounts
- Wide Range of Network Access
- National Brand Recognition



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Provider Directory and Customer Service

- To find a Cigna provider, members should visit: www.myCigna.com
- Customer Service will still be provided by HTH
- Call 775-982-3232, Monday – Friday, 7 a.m. to 8 p.m.

**THE CIGNA HEALTH BENEFITS APP:
MANAGE YOUR MEDICAL PLAN,
ANYTIME, ANYWHERE.**



- ✓ Find health care providers
- ✓ Download your membership cards
- ✓ Track the progress of your claims
- ✓ Look up our contact details

www.cignahealthbenefits.com



Questions



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Hometown Health Networks

Connor Deck

Director of Sales & Retention



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HMO – Health Maintenance Organization



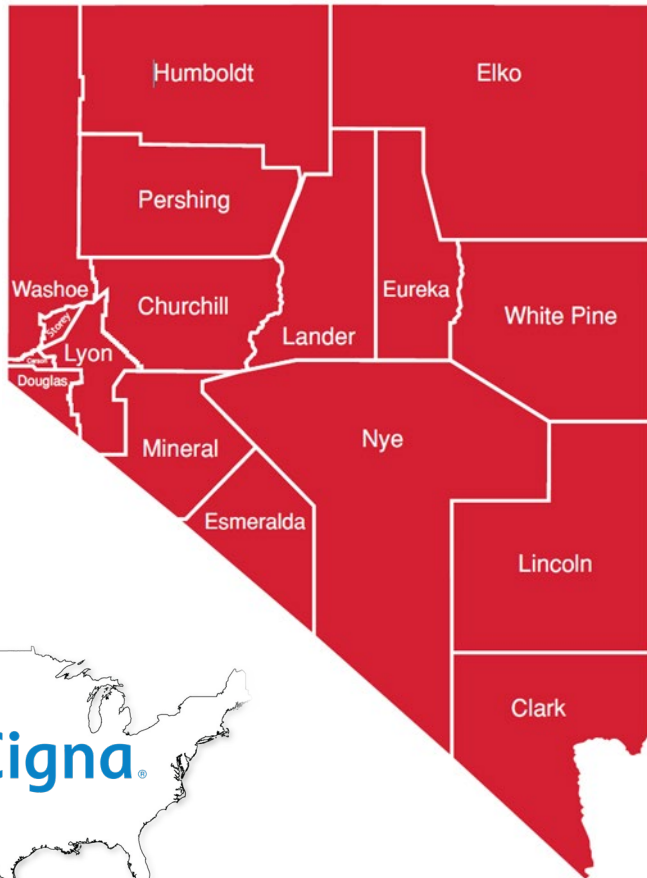
**Urgent and Emergent care outside of NV through the Cigna network.*



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EPO – Exclusive Provider Organization



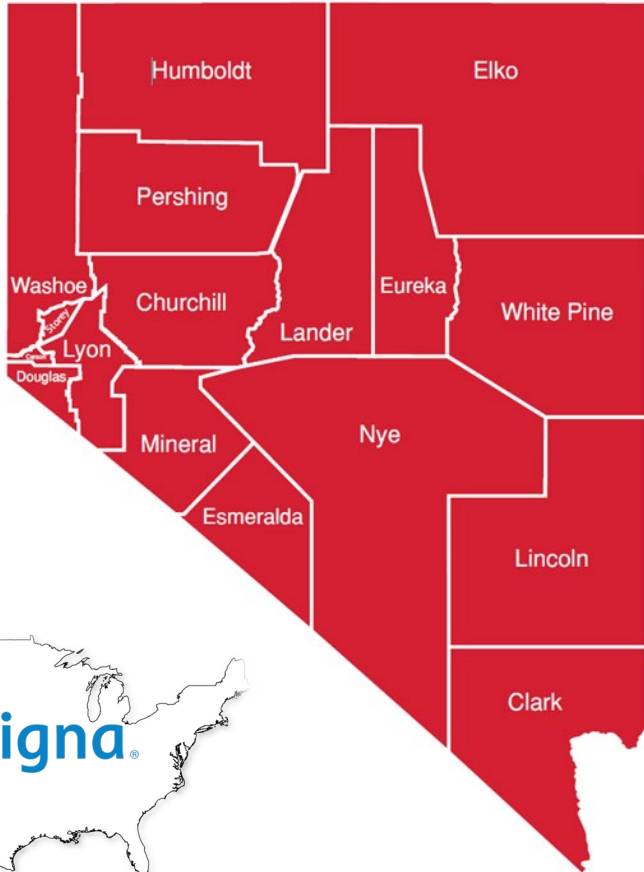
**Urgent and Emergent care outside of NV through the Cigna network.*



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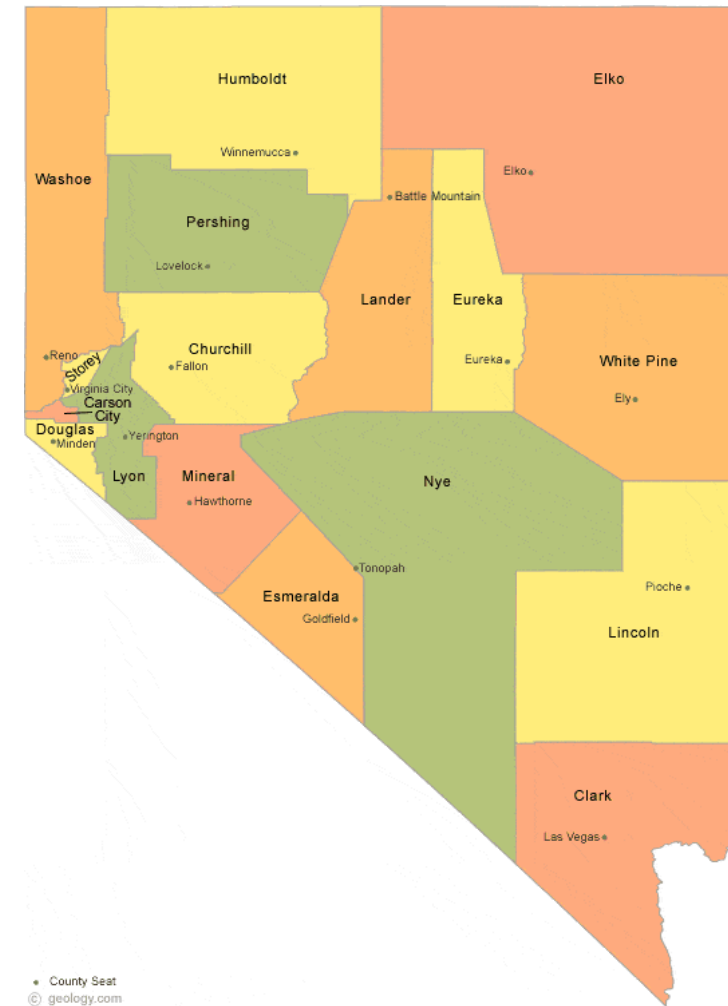
PPO – Preferred Provider Organization



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County	Rating	SG	SG	SG	AHP	AHP	AHP	IFP	IFP	IFP
	Area	HMO	EPO	PPO	HMO	EPO	PPO	HMO	EPO	PPO
Clark	1		X	X		X	X			
Nye	1		X	X		X	X			
Washoe	2	X	X	X	X	X	X	X	X	X
Carson City	3	X	X	X	X	X	X	X	X	X
Douglas	3	X	X	X	X	X	X	X	X	X
Lyon	3	X	X	X	X	X	X	X	X	X
Storey	3	X	X	X	X	X	X	X	X	X
Churchill	4		X	X		X	X			
Elko	4									
Esmeralda	4		X	X		X	X			
Eureka	4		X	X		X	X			
Humboldt	4		X	X		X	X			
Lander	4		X	X		X	X			
Lincoln	4		X	X		X	X			
Mineral	4		X	X		X	X			
Pershing	4		X	X		X	X			
White Pine	4									



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Small Group

Connor Deck

Director of Sales & Retention



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2025 Plan Enhancements

- Gold Plus National
 - Full Cigna Access for both NV and non-NV Residents
 - Can access Cigna providers outside of NV on a non-referral basis
- Value Plans
 - Gold Value, Silver Value, and Bronze Value
 - Coinsurance driven, lower premium
 - Avg. of 15% savings vs. Plus equivalent



Small Group National Network Access

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Directed by HTH	No
EPO	Yes	Directed by HTH	No
Gold Plus National PPO	Yes	Yes	No
All Other PPO's	Yes	Directed by HTH or residing outside of NV	No

Small Group Broker Bonus

- Applies to Small Group New Business Only
- Begins with 9/1/24 effective dates and in effect until further notice
- Tiered by membership:
 - 15 – 20 new members \$1000
 - 21 – 30 new members \$1500
 - 31 – 40 new members \$2000
 - 41 – 50 new members \$2500
 - 51+ new members \$3000
- Bonus NOT Additive. Applies to Single Sales ONLY
- Paid Quarterly



2025 Small Group Rates

HMO – Rating Areas 2 & 3

EPO – Rating Areas 1, 2, 3, & 4 (except White Pine & Elko)

PPO – Rating Areas 1, 2, 3, & 4 (except White Pine & Elko)

Product	Average Rate Change
HMO & EPO	6.3%
PPO	6.6%



Questions



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Raffle and Break



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Association Health Plans

Connor Deck

Director of Sales & Retention



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Association Health Plan Overview

- Hometown Health Offers 2 Association Health Plans
- Carson City Chamber of Commerce
 - Businesses with between 2 – 50 FTEs in the Service and Manufacturing Industries
 - Eligibility based on NAICS code
- Builders Association of Northern Nevada
 - Businesses with 2+ FTEs in the Construction Industry
 - Eligibility based on employer attestation and/or contractor's license

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Composite Rating

- Coming to all association health plans
- Effective 1/1/25
- Rated as EE, ES, EC, & EF
- Groups will still renew throughout the year
 - No focal renewal
 - Groups keep their current effective date
- Builders Composite to consolidate with rest of Builders risk pool effective 7/1/25

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	Platinum	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA	Silver D3200 HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
	25 AP 10-CO 2000 A D0500X2	25 AP 45-CO 1100 A D0000X2	25 AP 50-80 CINS P D0000X2	25 AP 0-80 CINS S D2675X2	25 AP 50-70 CINS P D0000X2	25 AP HD-70 CINS E D3100X2 HSA	25 AP HD-NA CINS E D3200X2 HSA	25 AP 0-70 CINS S D7150X2	25 AP 65-60 CINS P D4600X2	25 AP HD-60 CINS E D4150X2 HSA	25 AP 00-NA CINS D9200X2

Effective January 1, 2025 • In-Network Benefits TECHNICAL NAMES

CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax											
Individual Medical Deductible	\$500	\$0	\$0	\$2,675	\$0	\$3,100	\$3,200	\$7,150	\$4,600	\$4,150	\$9,200
Family Medical Deductible	\$1,000	\$0	\$0	\$5,350	\$0	\$6,200	\$6,400	\$14,300	\$9,200	\$8,300	\$18,400
Individual Out of Pocket Max	\$4,500	\$5,850	\$9,200	\$8,025	\$9,200	\$6,200	\$3,200	\$9,200	\$9,200	\$8,300	\$9,200
Family Out of Pocket Max	\$9,000	\$11,700	\$18,400	\$16,050	\$18,400	\$12,400	\$6,400	\$18,400	\$18,400	\$16,600	\$18,400
PHYSICIAN OFFICE VISITS											
PCP Visit (HMO must use RMG PCP)	\$0	\$45	\$50	\$0	\$50	CYD, \$50	CYD, \$0	\$0	\$65	CYD, \$65	CYD, 0%
Specialist Visit	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS											
Routine Lab Services	\$0	\$50	\$55	\$0	\$80	CYD, \$80	CYD, \$0	\$0	\$100	CYD, \$100	CYD, 0%
Diagnostic and X-Ray	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Imaging (CT / PET / MRI)	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$500	CYD, \$500	CYD, 0%
FACILITY / SURGICAL											
Inpatient Facility Fee (inc. MH/SUD)	\$2,000	\$1,100	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Outpatient Surgery Facility Fee	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$600	CYD, \$600	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
EMERGENCY AND URGENT CARE											
Urgent Care Center Services	\$20	\$50	\$50	\$50	\$50	CYD, \$50	CYD, \$0	\$50	\$50	CYD, \$50	\$50
Emergency Room Services	CYD, \$200	\$550	\$675	CYD, 20%	\$1,500	CYD, \$1,500	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Ambulance Services (ground / air / water)	\$200	20%	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Rx											
Rx - Generic Drugs	\$10	\$10	\$15	\$0	\$20	CYD, \$20	CYD, \$0	\$0	\$30	CYD, \$30	CYD, 0%
Rx - Preferred Brand Drugs	\$30	\$50	\$40	CYD, 20%	\$65	CYD, \$65	CYD, \$0	CYD, 30%	\$250	CYD, \$250	CYD, 0%
Rx - Non-Preferred Drugs	\$50	\$150	\$200	CYD, 20%	\$250	CYD, \$250	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
Special Pharmaceuticals	20%	50%	50%	CYD, 20%	50%	CYD, 50%	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
PRODUCT TYPES	HMO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO

2025 Builder's Association Benefits at a Glance



Effective July 1, 2025.
In-Network Benefits.
Plans are guaranteed
through June 30, 2026.

EPO 30-70

EPO 40-CO

PPO 30-70

PPO 40-CO

CINS S D1000X3 A4

2000 A D2500X3 A1

CINS S D1000X3 A4

2000 A D2500X3 A1

2025 Builders Association of Northern Nevada

Health Plans at a Glance

CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax				
Individual Medical Deductible	\$1,000	\$2,500	\$1,000	\$2,500
Family Medical Deductible	\$3,000	\$7,500	\$3,000	\$7,500
Individual Pharmacy Deductible	\$0	\$0	\$0	\$0
Family Pharmacy Deductible	\$0	\$0	\$0	\$0
Individual Out of Pocket Max	\$7,500	\$7,500	\$7,500	\$7,500
Family Out of Pocket Max	\$15,000	\$15,000	\$15,000	\$15,000
PHYSICIAN OFFICE VISITS				
PCP Office Visits (Renown/non-Renown)	\$30	\$40	\$30	\$40
Specialist Office Visits	\$60	\$80	\$60	\$80
Preventive (ACA Covered) Screenings	No Cost	No Cost	No Cost	No Cost
LAB, IMAGING AND DIAGNOSTICS				
Routine Lab Services	\$25	\$25	\$25	\$25
Diagnostic and X-Ray	\$60	\$80	\$60	\$80
Imaging (CT/PET/MRI)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
FACILITY / SURGICAL				
Inpatient Hospital	CYD, 30%	CYD, \$2,000	CYD, 30%	CYD, \$2,000
Outpatient Surgical Services	\$1,000	CYD, \$1,000	\$1,000	CYD, \$1,000
EMERGENCY AND URGENT CARE				
Urgent Care Center Services	\$50	\$50	\$50	\$50
Emergency Room Services	\$500	\$500	\$500	\$500
Ambulance Services (ground/air/water)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
PRESCRIPTION DRUGS				
Rx - Generic Drugs	\$15	\$15	\$15	\$15
Rx - Preferred Brand Drugs	\$40	\$40	\$40	\$40
Rx - Non-Preferred Brand Drugs	\$60	\$60	\$60	\$60
Special Pharmaceuticals	30%	30%	30%	30%

AHP National Network Access

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Directed by HTH	No
EPO	Yes	Directed by HTH	No
Gold Plus National PPO	Yes	Yes	No
All Other PPO's	Yes	Directed by HTH or residing outside of NV	No

Association Health Plan Broker Bonus

- Applies to Association Health Plan New Business Only
- Begins with 9/1/24 effective dates and in effect until further notice
- Tiered by membership:

• 15 – 20 new members	\$1000
• 21 – 30 new members	\$1500
• 31 – 40 new members	\$2000
• 41 – 50 new members	\$2500
• 51+ new members	\$3000
- Bonus NOT Additive. Applies to Single Sales ONLY
- Paid Quarterly



September Association Health Plan Event

- Hosted by Asset Solutions Group
- Date: Tuesday, 9/10
- Time: 12 – 2 PM
- Location: 10315 Professional Circle, Reno, NV 89521
- Agenda:
 - AHP Renewal Information
 - In-depth Plan Information
 - Opportunity to Ask Questions!
 - Lunch will be served



Questions



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Raffle and Break



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Large Group

Connor Deck, Director of Sales & Retention



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Reminder: Standard Large Group Plan Portfolio

- Standard Plan Portfolio Launched January 2024
- Fast and Efficient Quotes for your Large Groups
- Wide Selection of Benefit and Rx Options
 - 21 plan designs in total (15 non-HSA, 6 HSA)
 - Plan designs mirror between PPO, EPO, and HMO
 - 63 Options in Total
- Rich Benefits and Cost-Effective Options
 - Variety of Copay and Coinsurance Driven Options
- Contact Your Account Executive for Plan Design Details



Large Group Group National Network Access

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Directed by HTH	No
EPO	Yes	Directed by HTH	No
National PPO	Yes	Yes	No
Traditional PPO	Yes	Directed by HTH or members residing outside of NV	No

Large Group Broker Bonus

- Applies to Large Group New Business Only
- Begins with 9/1/24 effective dates and in effect until further notice
- Tiered by membership:
 - 1-50 New Members: \$1,000
 - 51-100 New Members: \$2,500
 - 101-250 New Members: \$5,000
 - 251-500 New Members: \$10,000
 - 500+ New Members: \$25,000
- Bonus NOT Additive. Applies to Single Sales ONLY
- Paid Quarterly



Hometown Health TPA

Connor Deck, Director of Sales & Retention



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Why Self-funded?

- Cost Containment
- Benefit Design Flexibility
- Avoid ACA taxes, fees, and regulations
- Custom Networks and Programs
- Best for mid-size large groups (250+ members)



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Best In-Class Statewide & National Network



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Renown & Hometown Health Network of Providers

Hometown Health has nearly 9,000 healthcare providers
in our Nevada statewide provider network!

Provider Type	Northern Providers	Southern Providers
Ancillary	1162	781
Facilities	60	58
Mental Health	593	77
Primary Care Physicians	644	1378
Specialists	1563	2568
Total	4022	4862



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Ability to Integrate & Design Custom Networks for TPA



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Local & Group Specific Customer Service

Hometown Health Office Hours:
Monday – Friday, 8 a.m. to 5 p.m.

Live Person Telephone Hours:
Monday – Friday, 7 a.m. to 8 p.m.

Your Company Specific Line:
XXX-XXX-XXXX



*Hometown
Health* 

Timely & Accurate Claims Processing

Epic



*Hometown
Health* 

Comprehensive Standard & Custom Reporting

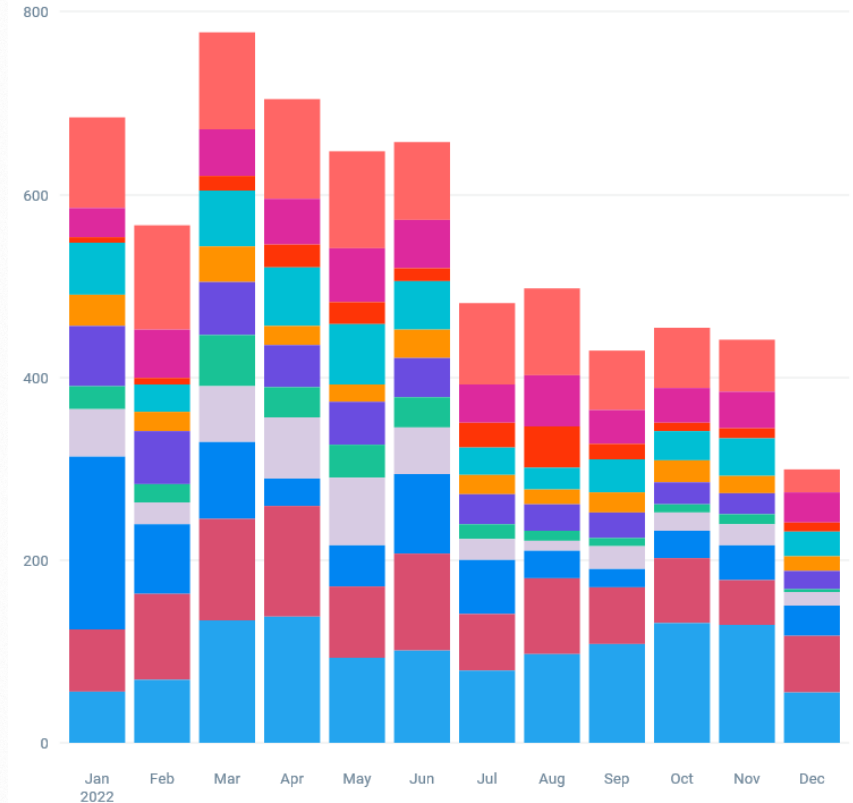
Facility Based Care

Total Spend: xxxx M
xxxx pmpm

Facility	Caesars (pmpm)	% of Total Spend	Compare Group (pmpm)	% of Total Spend
Acute Care Hospital	\$xx	xx%	\$xx	xx%
Emergency Medicine	\$xx	xx%	\$xx	xx%
Rehab Hospital	\$xx	xx%	\$xx	xx%
Skilled Nursing Facility	\$xx	xx%	\$xx	xx%
TOTAL	\$xx	xx%	\$xx	xx%

Number of AP Claims by Primary Diagnosis

Between 1/1/2022 and 12/31/2022 by month



Fully Customizable Benefits & Administration

YOUR CORPORATION, LLC. GROUP HEALTH BENEFIT PLAN

Plan Document and Summary Plan Description
Effective: August 1, 1980
Restated: January 1, 2023

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Hometown Health TPA Quotes

Contact Jose Sandoval, Manager of Self-Funded Accounts

Jose.sandoval@hometownhealth.com

775-771-9043



Questions



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IFP On & Off-Exchange

Connor Deck

Director of Sales and Retention



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2025 Individual & Family (IFP) Off Exchange

Effective January 1, 2025 • In-Network Benefits

Gold Plus

Gold

Silver Plus

Silver - 20

Silver - 10

Silver - 5

Silver 70 - HSA

Silver 68 - HSA

Silver 70

Silver 68

Bronze Plus

Bronze - HSA

Bronze

	Gold Plus	Gold	Silver Plus	Silver - 20	Silver - 10	Silver - 5	Silver 70 - HSA	Silver 68 - HSA	Silver 70	Silver 68	Bronze Plus	Bronze - HSA	Bronze
CYD AND OOPMax													
Individual Medical Deductible	\$0	\$2,050	\$0	\$4,000	\$4,050	\$4,100	\$3,300	\$3,650	\$5,550	\$6,295	\$4,200	\$4,150	\$9,200
Family Medical Deductible	\$0	\$4,100	\$0	\$8,000	\$8,100	\$8,200	\$6,600	\$7,300	\$11,100	\$12,590	\$8,400	\$8,300	\$18,400
Individual Out-of-Pocket Max	\$6,500	\$4,100	\$9,200	\$8,000	\$8,100	\$8,200	\$6,600	\$7,300	\$5,550	\$6,295	\$8,400	\$8,300	\$9,200
Family Out-of-Pocket Max	\$13,000	\$8,200	\$18,400	\$16,000	\$16,200	\$16,400	\$13,200	\$14,600	\$11,100	\$12,590	\$16,800	\$16,600	\$18,400
PHYSICIAN OFFICE VISITS													
PCP Visit (HMO must use RMG PCP)	\$5	\$5	\$45	\$20	\$10	\$5	CYD, \$5	CYD, \$5	CYD, 0%	CYD, 0%	\$55	CYD, \$55	CYD, 0%
Specialist Visit	\$50	\$50	\$80	\$80	\$80	\$80	CYD, \$80	CYD, \$80	CYD, 0%	CYD, 0%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS													
Routine Lab Services	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Diagnostic and X-Ray	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Imaging (CT / PET / MRI)	\$200	CYD, 30%	\$500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
FACILITY / SURGICAL													
Inpatient Facility Fee (inc. MH/SUD)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Outpatient Surgery Facility Fee	\$250	CYD, 30%	\$500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	CYD, 30%	\$0	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
EMERGENCY AND URGENT CARE													
Urgent Care Center Services	\$50	\$50	\$50	\$50	\$50	\$50	CYD, \$50	CYD, \$50	\$50	\$50	\$50	CYD, \$50	\$50
Emergency Room Services	\$500	CYD, 30%	\$1,500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Ambulance Services (ground / air / water)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Rx													
Rx - Generic Drugs	\$10	\$5	\$22	\$13	\$13	\$13	CYD, \$13	CYD, \$13	CYD, \$0	CYD, \$0	\$20	CYD, \$20	CYD, \$0
Rx - Preferred Brand Drugs	\$40	\$40	\$80	\$55	\$55	\$55	CYD, \$55	CYD, \$55	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0
Rx - Non-Preferred Drugs	\$200	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0
Special Pharmaceuticals	50%	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0
PRODUCT TYPE(S)	HMO / EPO PPO	HMO / EPO	HMO / EPO PPO	HMO ONLY	HMO ONLY	HMO ONLY	HMO ONLY	HMO / EPO	HMO ONLY	HMO / EPO	HMO / EPO PPO	HMO / EPO	HMO / EPO

IFP National Network Access

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Only if directed by HTH	No
EPO	Yes	Only if directed by HTH	No
PPO	Yes	Only if directed by HTH	No

2025 IFP Rates & Service Areas

- HMO – Rating Areas 2 & 3
- EPO – Rating Areas 2 & 3
- PPO – Rating Areas 2 & 3

Product	Average Rate Change
HMO & EPO	11.0%
PPO	19.4%



Questions



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Senior Care Plus Medicare Broker Luncheon

Senior Care Plus would like to invite you to attend our annual **Medicare Broker Luncheon** where we will discuss our 2025 Medicare Advantage Plan offerings.

What: Senior Care Plus Medicare Broker Luncheon

Where: Atlantis Casino Resort Spa - 3800 S Virginia St, Reno

When: Wednesday, September 18, 2024. Doors Open at 10 A.M.

Why: To understand Senior Care Plus 2025 Benefit Plan Offerings

Broker Certification Test Now Available

The 2025 Senior Care Plus Medicare Broker Certification Test is now available in EvolveNXT!

Please visit the **Medicare page on the Broker Portal** to view the Study Guide and preview the test. Once you are ready, login to EvolveNXT and complete the test.

LOOK FOR AN INVITE EMAIL TOMORROW TO RSVP!

Break



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Hometown HMO

Partnering in Your Health

Bethany Sexton – CEO Hometown Health



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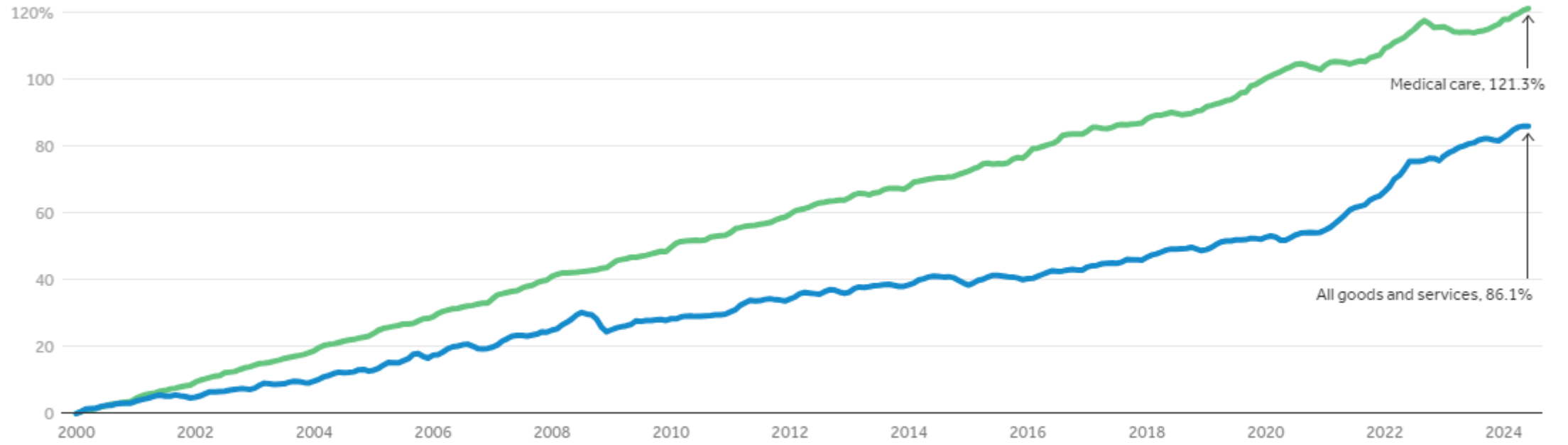
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Why choose an HMO now?



Cumulative percent change in Consumer Price Index for All Urban Consumers (CPI-U) for medical care and for all goods and services, January 2000 - June 2024



Note: Data are not seasonally adjusted. Medical care includes medical services as well as commodities such as equipment and drugs.

Source: [KFF analysis of Bureau of Labor Statistics \(BLS\) Consumer Price Index \(CPI\) data](#) • [Get the data](#) • [PNG](#)

Peterson-KFF
Health System Tracker

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No Surprises Act

- ✓ **No Surprises Act Passed in 2021**
- ✓ **Dec. 2023 final rules were issued**

to restrict surprise billing for patients in job-based and individual health plans who get emergency care, non-emergency care from out-of-network providers at in-network facilities, and air ambulance services from out-of-network providers

Ending Surprise Medical Bills

Learn how providers, facilities, plans and issuers can comply with surprise billing protections and resolve out-of-network payment disputes

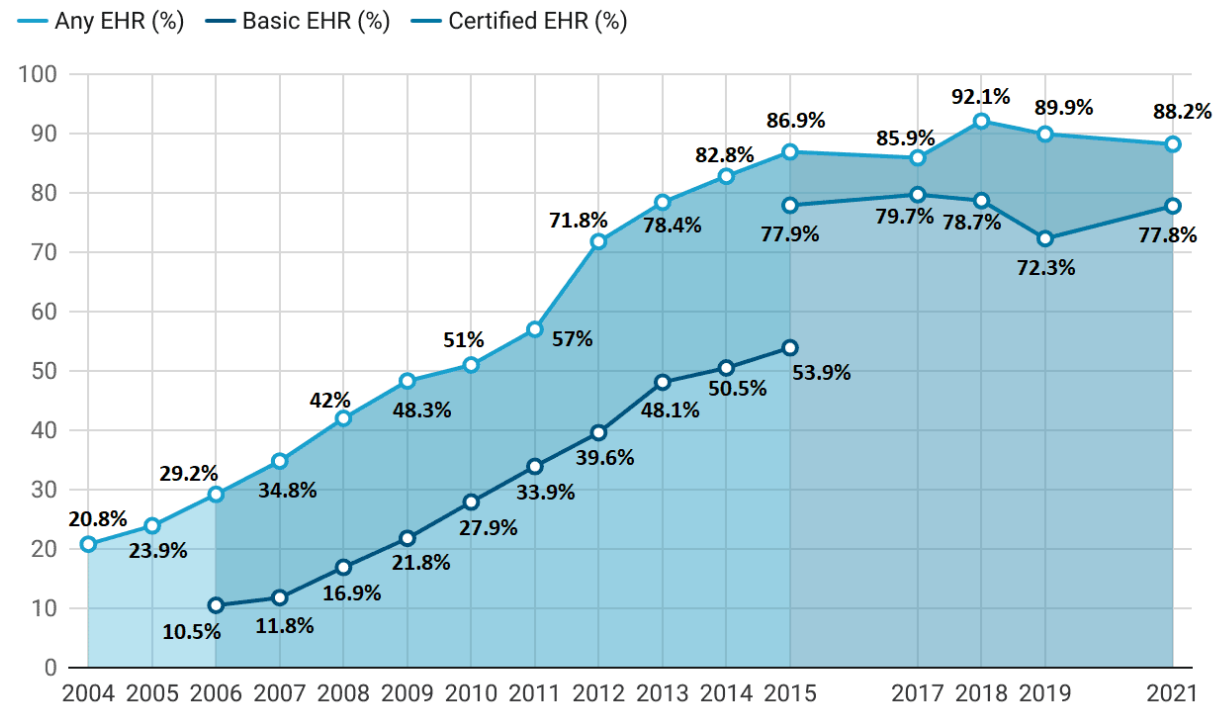
[Learn More](#)



Changes in Technology

Share of office-based physicians with EMR/EHR systems in the United States

Share in Percentage



(Share in %)

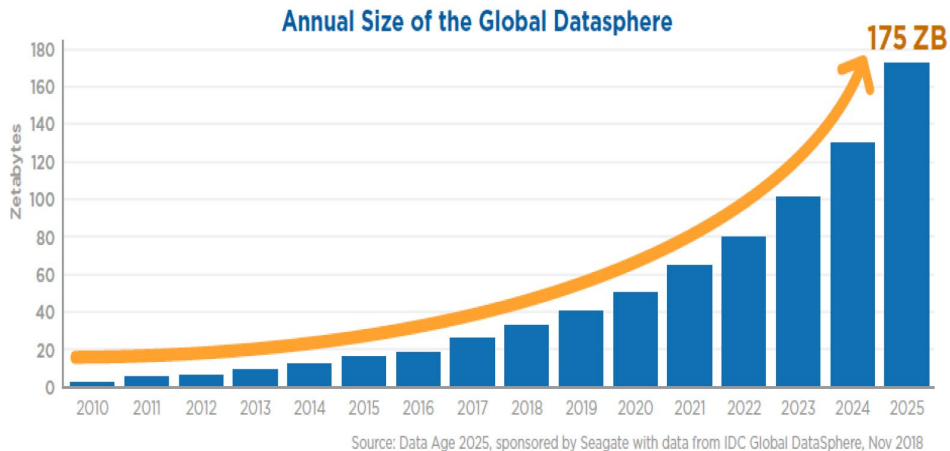
Source: Market.us Media

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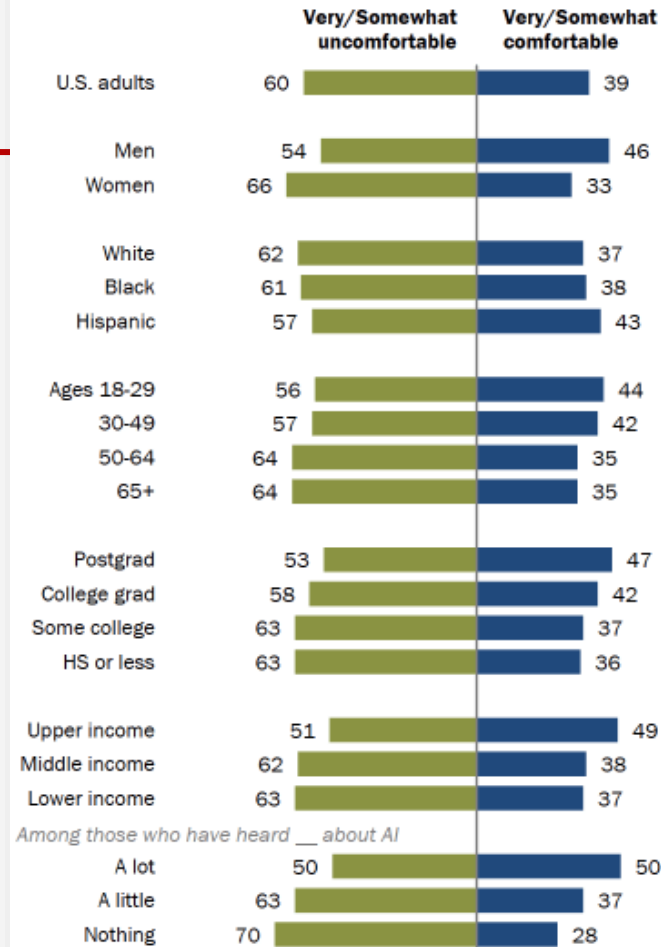
AI is Coming

Is more data better? Perhaps?



Majority of U.S. adults would be uncomfortable if their health care provider relied on artificial intelligence

% of U.S. adults who say that they would feel ___ if their health care provider relied on artificial intelligence to do things like diagnose disease and recommend treatments



Note: Respondents who did not give an answer are not shown. White and Black adults include those who report being only one race and are not Hispanic. Hispanics are of any race. Family income tiers are based on adjusted 2021 earnings.

Source: Survey conducted Dec. 12-18, 2022.

"60% of Americans Would Be Uncomfortable With Provider Relying on AI in Their Own Health Care"

PEW RESEARCH CENTER



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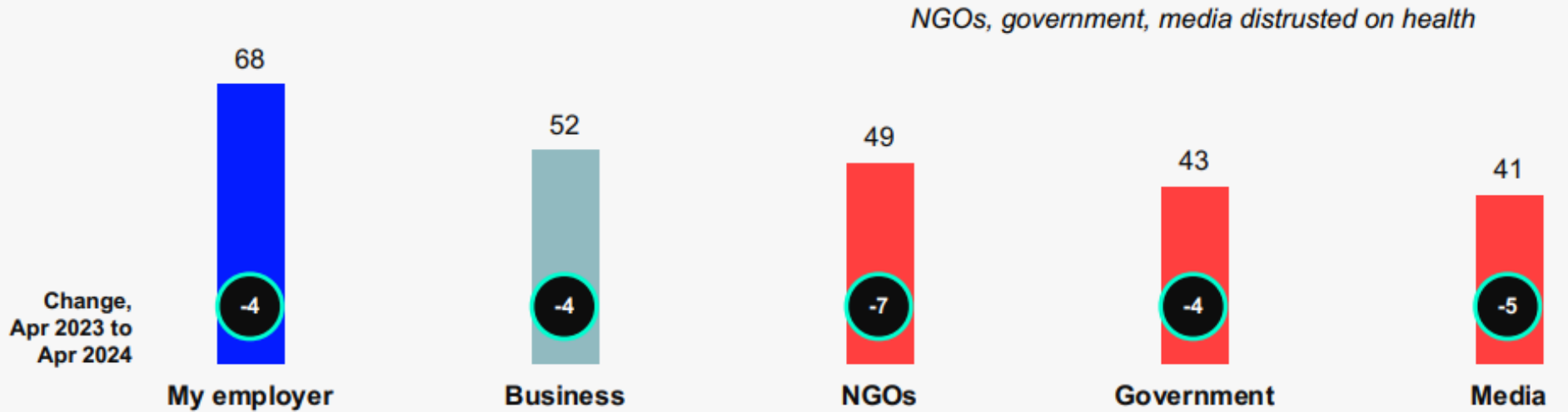
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Institutions Less Trusted on Health; Only My Employer Trusted

Percent who say



I trust this institution to do what is right in addressing my health needs and concerns



2024 Edelman Trust Barometer Special Report: Trust and Health. TRU_INS_HEA. Please indicate how much you trust each of the following to do what is right when it comes to addressing your health-related needs and concerns. 9-point scale; top 4 box, trust. General population, 12-mkt avg. "My employer" only shown to those who are an employee of an organization (Q43/1). Year-over-year changes were tested for significance using a t-test set at the 99%+ confidence level.



Since Last Year, More Responsibility for Myself and My Provider, Less for Institutions

Percent who say

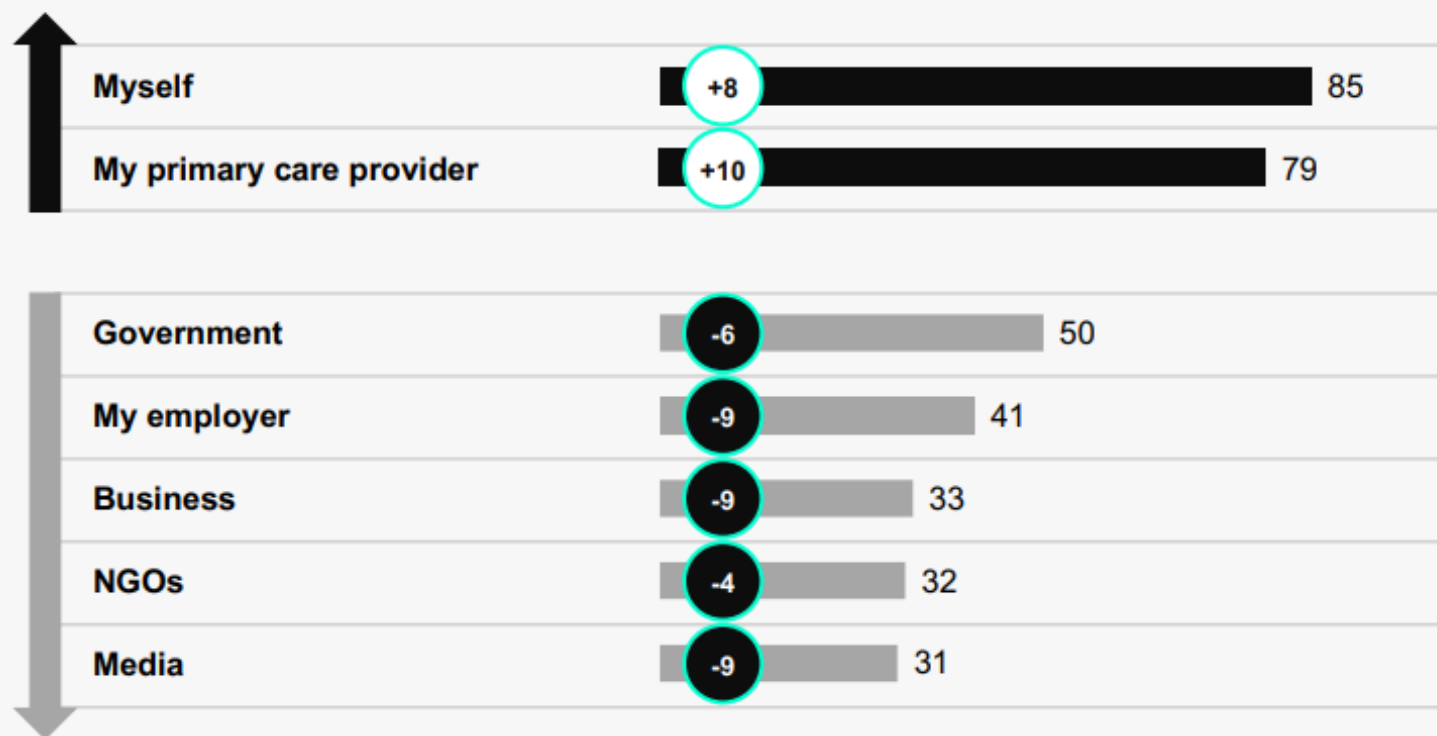
GLOBAL 12



Change, Apr 2023 to Apr 2024

Significant change

I expect each to play a **big or huge role** in making sure I am as healthy as possible

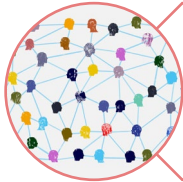


What can HMOs bring to your clients?



Better Perception of Health Outcomes

- Connection to trusted PCP



Broad Network Access in Northern NV



Directed Care Outside of NV



Better Cost Containment

- 10-15% premium savings



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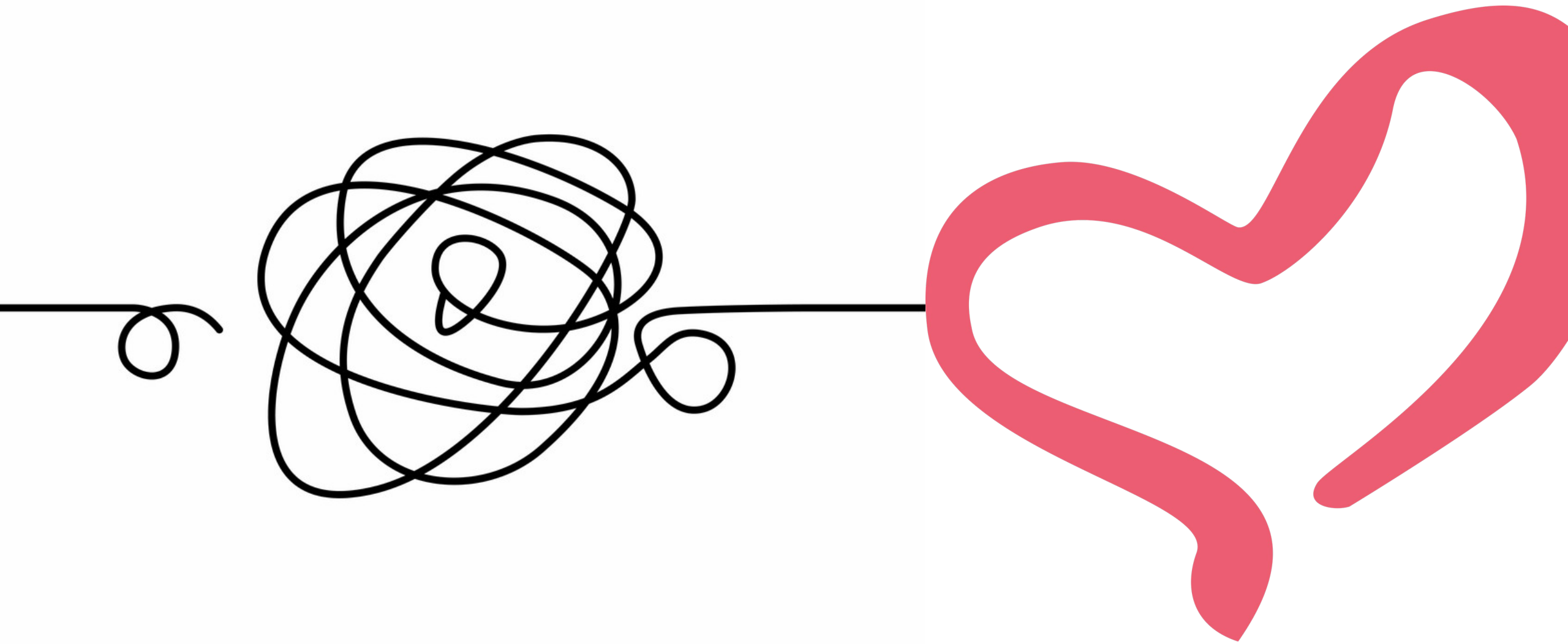
Hometown Health & Renown Strategy: Tee off 2025 and Beyond

Bethany Sexton – CEO Hometown Health



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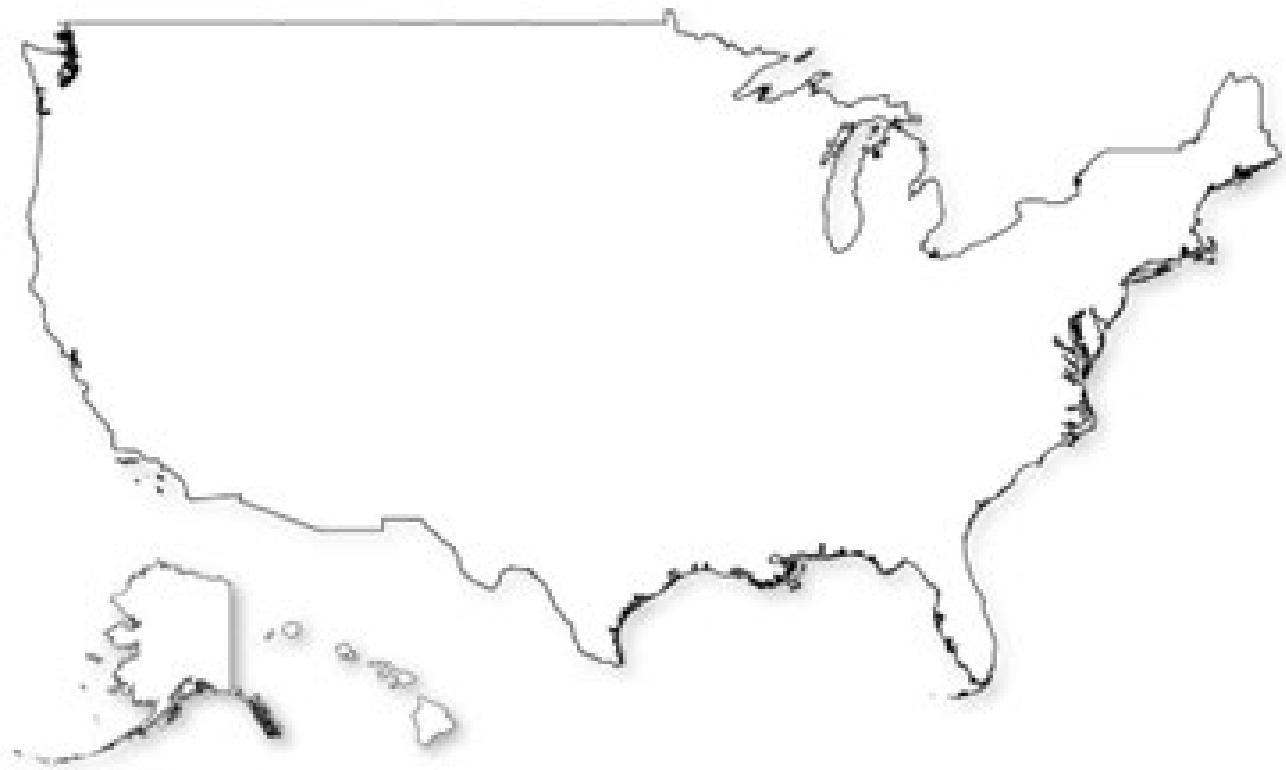
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Interim Accreditation 2024



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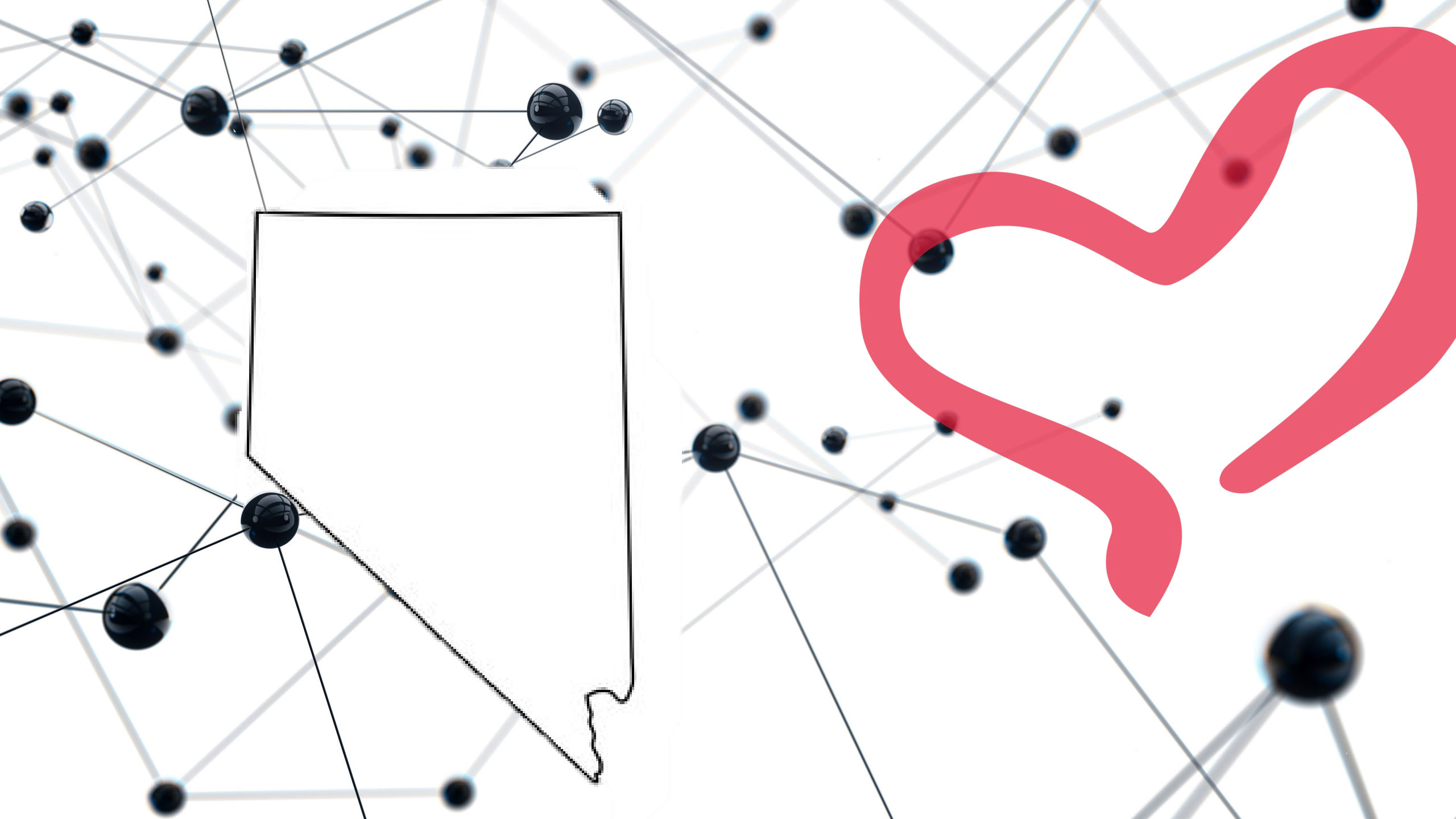
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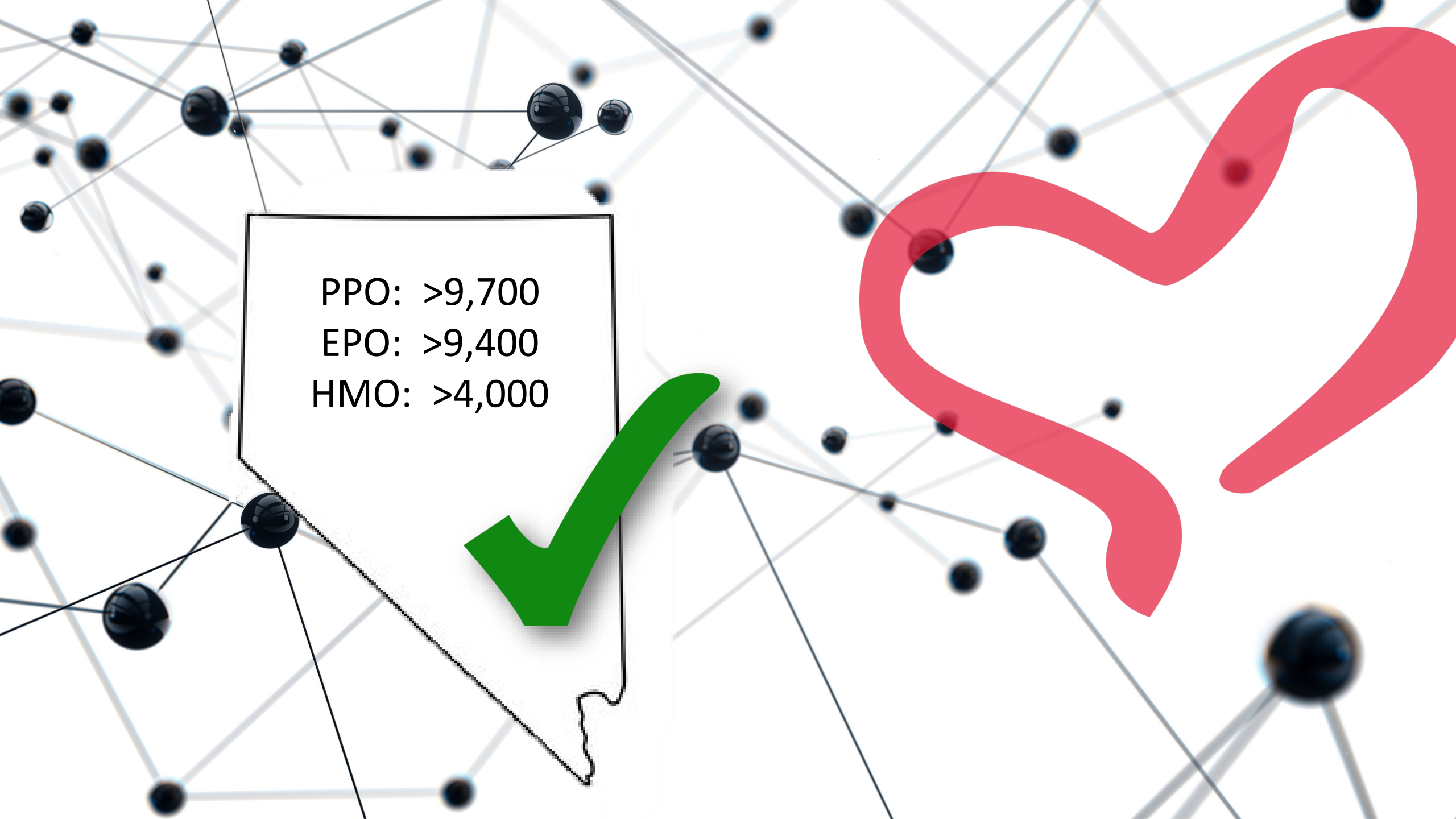


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PPO: >9,700
EPO: >9,400
HMO: >4,000



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What's
ahead for
Hometown?



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Expansion of Disease and Chronic Care Management Programs



Program to Date

- ✓ Embedded and Virtual Resources
- ✓ Multidisciplinary Team

38% Engagement
>30% ED Reduction
44% Admit Reduction
40% Readmit Reduction

Service Differentiation



Community Partnership



BOYS & GIRLS CLUB
OF TRUCKEE MEADOWS

STEP 2



Big Brothers Big Sisters



Healthy Food.
Every Person.
Every day.

Large Group Employer Value Adds



Benefit Wellness Fairs



Health Risk Assessments



Flu Shots



Personal Assistants



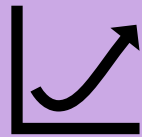
Comprehensive Health Assessments

Renown Health Strategy Preview

Be the Destination for Care Across Our Region



People First



Growth



Value Based Care



Teaching Mission



Essential and
Advanced Care Close
to Home

Enablers: Clinical Enterprise, Facilities, and Systems of Care

Foundational: Clinical and Operational Excellence

**THANK
YOU**

The image features the words "THANK YOU" rendered in a bold, three-dimensional, red sans-serif font. The letters are thick and blocky, with a slight shadow cast beneath them, giving them a sense of depth. The word "THANK" is positioned above the word "YOU". The entire graphic is set against a plain white background.

Questions



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Raffle



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Break for Lunch



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THANK YOU!

