Selling APWU Health Plan

Presented by: Christopher Pratt, Vice President
The Summit Group



APWU HEALTH PLAN

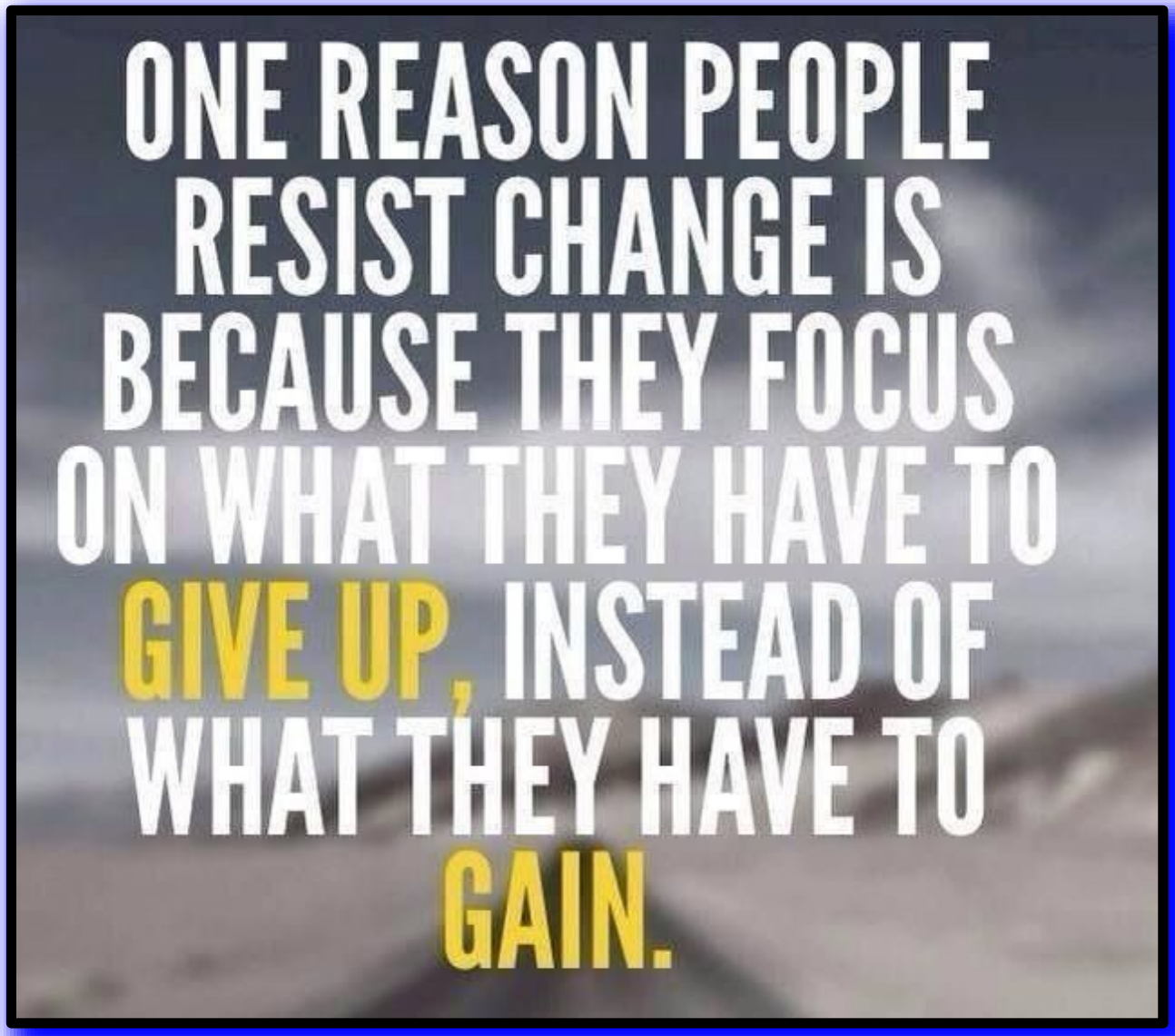
TOGETHER.
BETTER HEALTH.®

32nd Annual Open Season Seminar

Today's Reality



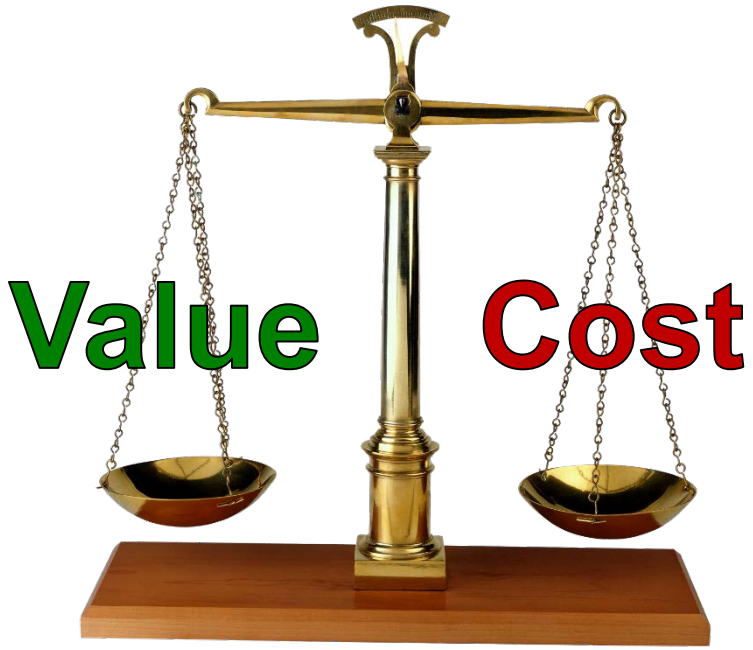



ONE REASON PEOPLE
RESIST CHANGE IS
BECAUSE THEY FOCUS
ON WHAT THEY HAVE TO
GIVE UP, INSTEAD OF
WHAT THEY HAVE TO
GAIN.

Our Sales Response

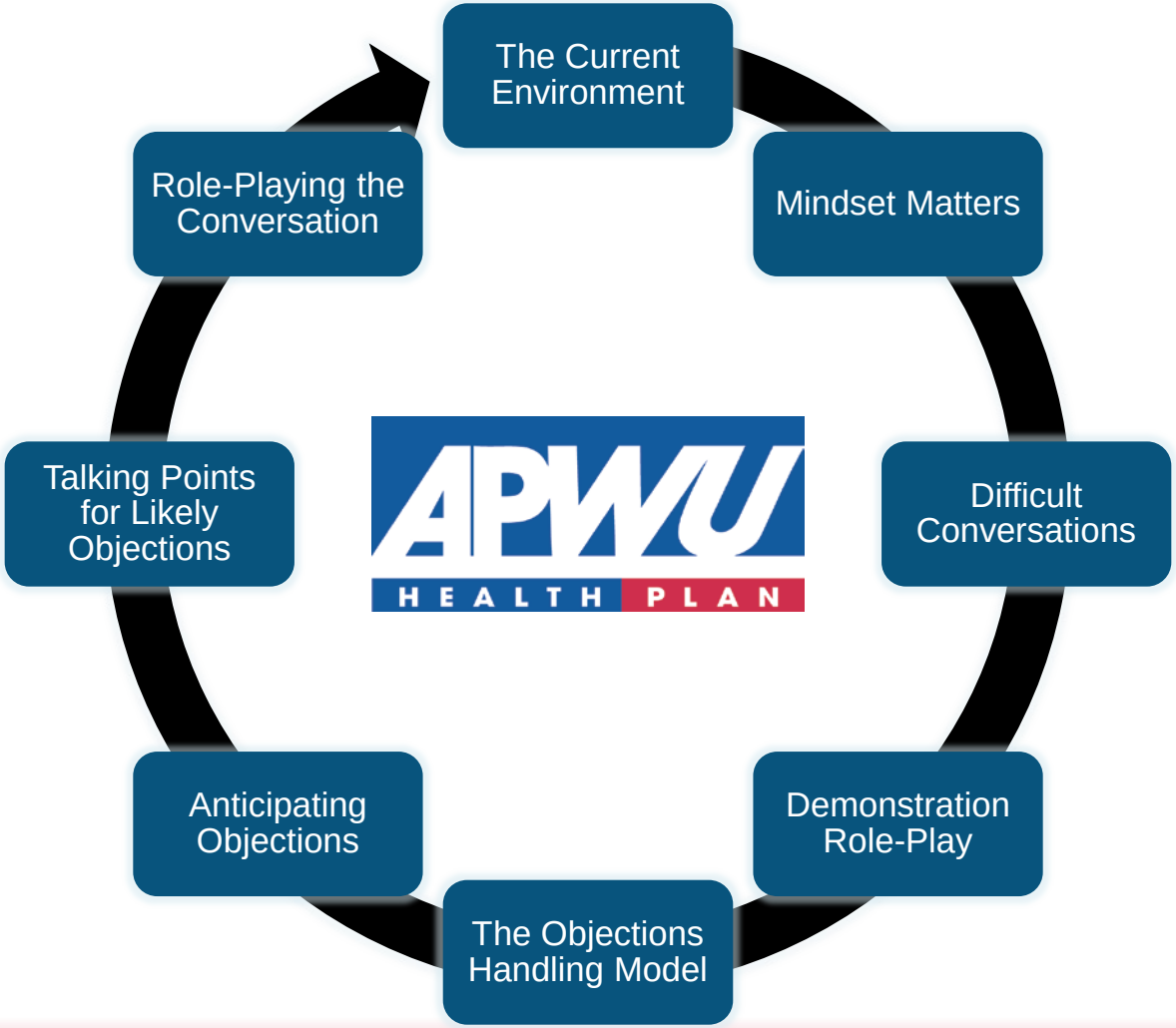


Understand Their Needs



Sell the Value vs. the Cost

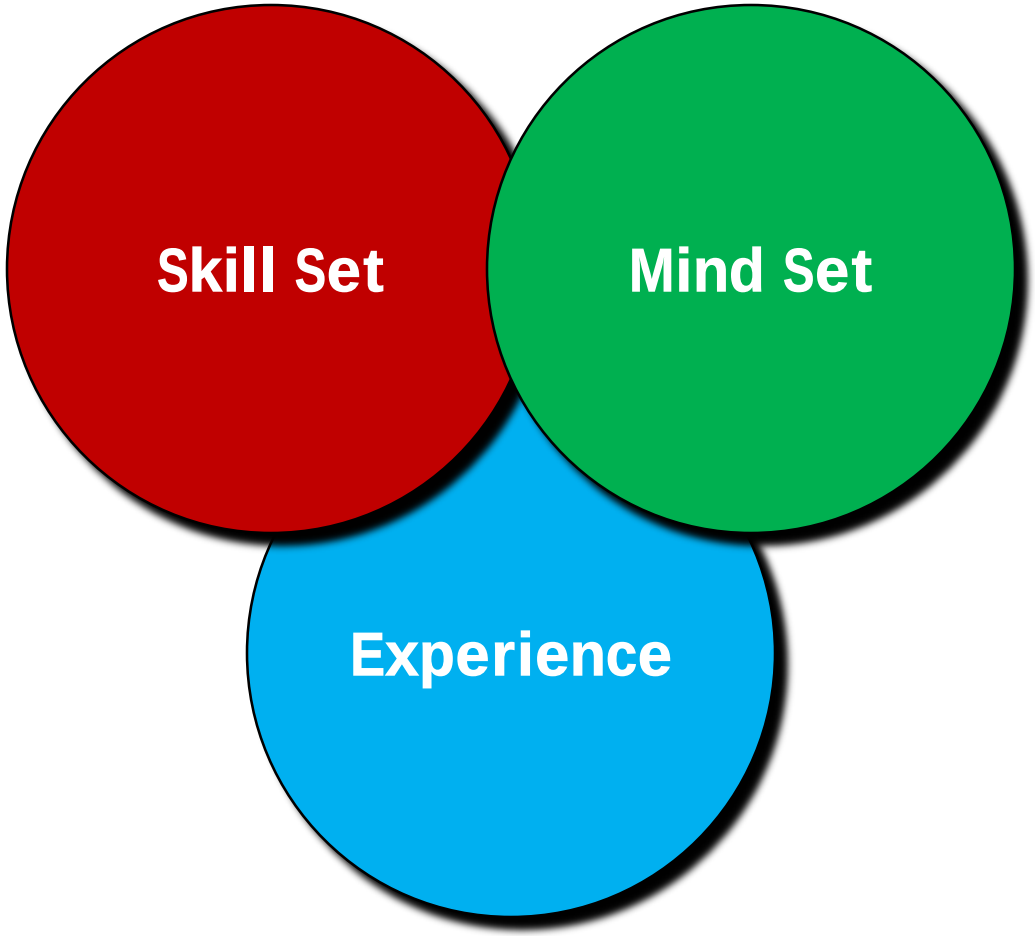
Session Agenda



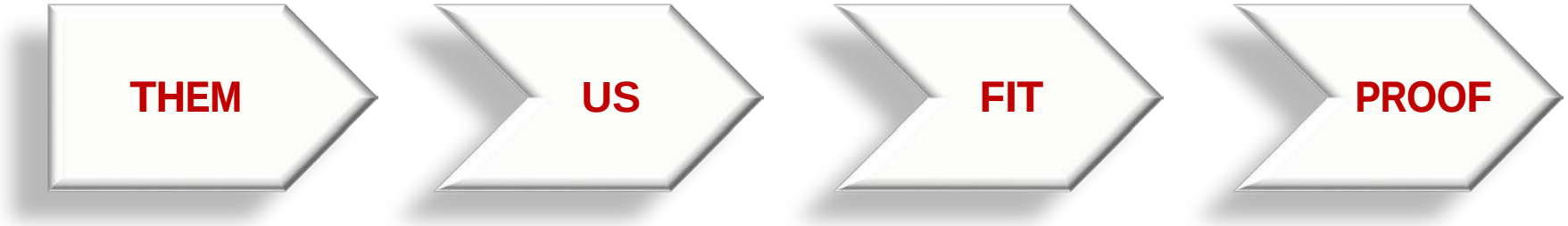
Session Agenda

- The Current Environment
- Mindset Matters
  - Them - Us - Fit - Proof
- Difficult Conversations
- Demonstration Role-Play
- The Objections Handling Model
- Activity: Anticipating Objections and Developing Talking Points
- Activity: Conversation Role-Plays

What Makes Up Competency?



Value Creation Thought Framework™



What do the Union members care about?

- What are their critical healthcare issues?
- What is most important to them about their coverage?
- Who do they also support?

What do you have?

- High Option Plan
- Consumer Driven Plan

How does the APWU Health Plan IMPACT what they care about?

How do you explain this value and support it with relevant examples?

- Prove it!!!!

The Overall Mindset

"Be Interested, Not Interesting"



Difficult Conversations

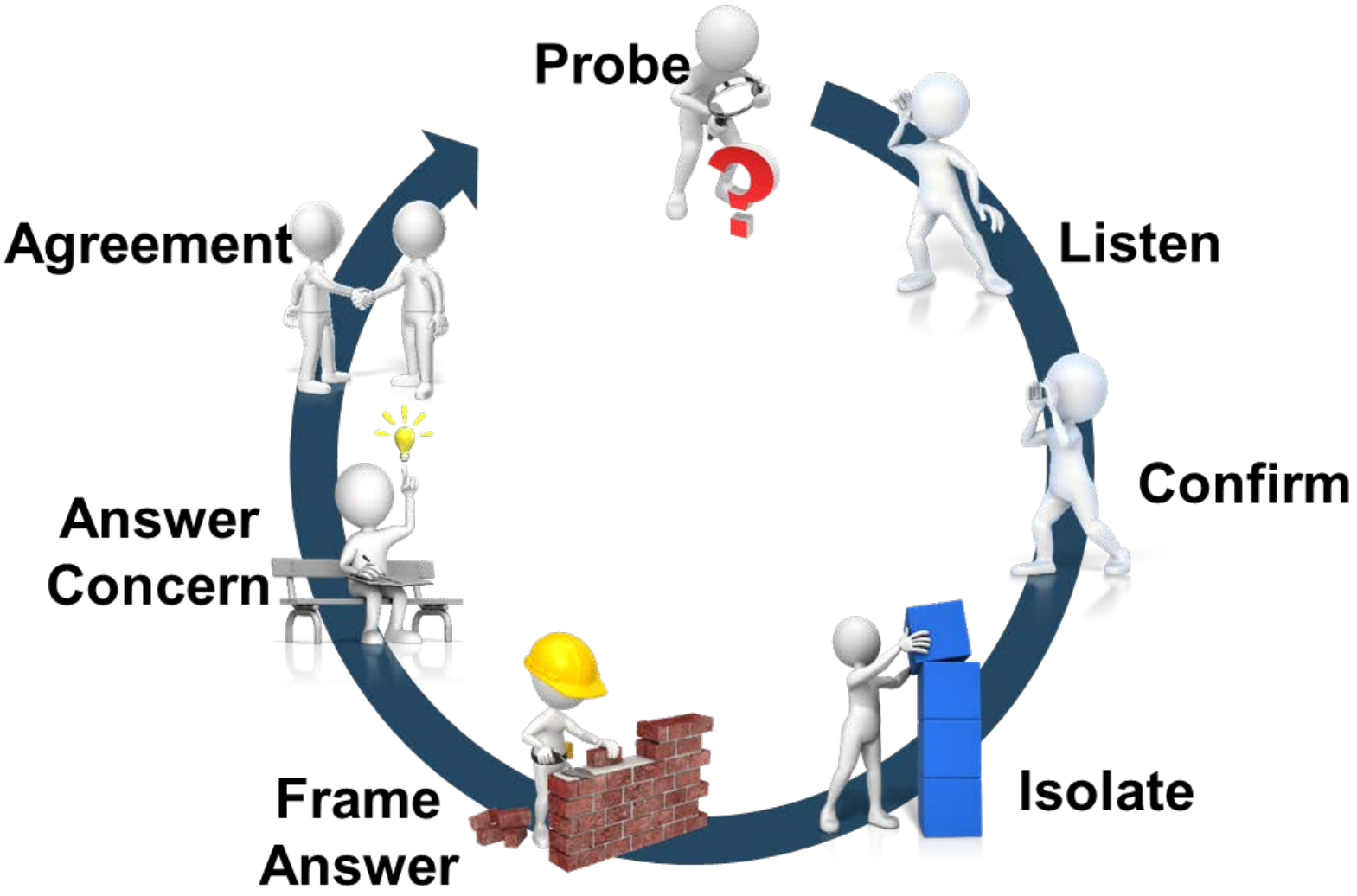


Dealing with Difficult Conversations

1. Identify the Ideal Outcome
2. Check Your Emotions
3. Stick to the Facts
4. Listen Actively
5. Repeat What You've Heard and Ask for Clarification
6. Solicit Solutions
7. Get Down to Brass Tacks - Together

Source: ***7 Steps To Getting Through Difficult Conversations***
By Harvey Deutschendorf, Fast Company Magazine

Objections Handling Model



ACTIVITY: Anticipating Objections

- You will work in groups for this exercise.
- Your facilitator will assign one of the changes in coverages for this Open Season to each group.
- As a group, you should do the following:
  - List your objections and questions on your flip chart and in the template on the next page in your workbook.
  - For each of the questions you developed in the previous exercise, develop a list of Talking Points you would use to respond to members or prospects.
  - List your Talking Points in last column on the template on the previous page in your workbook.
- You have 15 minutes for this activity.

ACTIVITY: Anticipating Objections

Typical Objections	Questions to Clarify	Talking Points to Respond to Objection

Talking Points: Diabetes Management – High Option

The Facts

- Copays
  - $25/visit in-network
  - 30% out-of-network
- Pay for Insulin
  - 25% of Plan Allowance
- Pay for Lab
  - Unless Lab Corp or Quest Diagnostics
    - If not, 10% in-network
    - 30% out-of-network
  - Ask physician to use Lab Corp or Quest Diagnostics
- Pay for Insulin Pump - $4,500 to $6,500
  - 10% in-network
  - 30% out-of-network

Talking Points: Diabetes Management – High Option

Talking Points

- Lab work is still free if done by Lab Corp or Quest Diagnostics
- If you are on generic drugs, they are still free
- Still getting lancets and test strips for free
- If you currently have an Insulin Pump, you have no additional costs until you need one
- Copays for doctors visits still very reasonable
- High Option still has Diabetes Management

Talking Points: Diabetes Management – High Option

Talking Points

- Before you switch coverage to a different company or plan, compare everything. If you switch…
  - Will you pay for Insulin?
    - If so, how much?
  - Will you have copays for doctor visits?
    - How much?
  - Will they cover supplies (lancets, test strips)
    - If not, how much is that?
  - If you switch and need an Insulin Pump, how much will you pay?
- Stress the positives…
  - Still have access to coaching calls
    - Professional Assistance
  - Emphasize Weight Management to reduce impact/eliminate
    - A1C Improvement
  - Also reducing blood pressure to protect against Diabetes

Talking Points: Diabetes Management – Consumer Driven Option

The Facts

- Diabetes Management completely removed from the Consumer Driven Option

So What?

- Pay for Insulin
- Pay for supplies
- Doctor visits
  - Either Personal Care Account or
  - Up to 15% for in-network
- No out-of-network
- No Weight Management Program

Talking Points: Diabetes Management – Consumer Driven Option

Talking Points

- Remind them of the difference between Health Savings Accounts and Personal Care Account
  - Could be covered under Personal Care Account
  - Show them the "People Like Me" flyers
- Take Health Risk Assessment
  - Adds $50 per person to Personal Care Account
- Online Tools
  - Gives information on Personal Care Accounts
  - Rally
    - Health Lifestyle Portal
    - Includes Risk Assessment
- Remind them that APWU members getting 95% off premiums
  - Self Only - $12 per pay period
  - Family - $39 per pay period

Talking Points: Hypertension Management – High Option

The Facts

- Pay for office visits
  - $25 copay in-network
- Lose lab fee payment unless doctor uses Quest or Lab Corp
  - 10% in-network
  - 30% out-of-network
- Generic drugs
  - $10 for 30-day supply
  - $20 for 90-day supply

Talking Points

- Stress the free lab work with Quest or Lab Corp
- Stress the Weight Management Program
- Typically have 1-2 visits per year

Talking Points: Increase In-network Copay on High Option

The Facts

- From $20 to $25

Talking Points

- Preventative Benefits Free
  - In-network doctor visits
  - Virtual Visit
    - From the comfort of your own home
    - $25 copay
- Specialist copay is still $25
  - Much less than other plans
  - Compare plans on **www.opm.gov**

Talking Points: Catastrophic Coverage on High Option

The Facts

	Self	Self Plus One	Self and Family
In-network	No change $5,500	Was $6,500 Now $9,000	Was $6,500 Now $9,000
Out-of-network	No change $10,000	Was $10,000 Now $15,000	Was $10,000 Now $15,000

Talking Points: Catastrophic Coverage on High Option

Talking Points

- Still lower or equal to competitive plans
- Includes:
  - 10% in-network
  - 30% out-of-network
  - $25 copay for doctors visits
  - $40 copay for urgent care/emergencies
  - 25% of brand name prescriptions
  - $10 copay on generic prescriptions
  - Deductibles

Tools and Reference Sites

- Office of Personnel Management (OPM): www.opm.gov
- Information on Flexible Spending Accounts
  LiteBlue: www.liteblue.usps.gov
- American Postal Workers Union Health Plan:
  www.apwuhp.com
- UnitedHealthcare: www.myuhc.com
- Express Scripts: www.express-scripts.com
- Prescription Cost Calculator:
  www.apwuhp.com/members/high-option/pharmacy

ACTIVITY: Role-Play Exercises

1. You will now have an opportunity to practice discussing Changes in Coverages when presenting the Health Plan to prospective members.
2. You will work in two-person teams for this activity, so pick a partner.
3. On the next few pages of your workbook there is a Role-Play Scenario. The scenario contains two pages of information. One is for the person playing the role of the prospective member and one is for the person playing the role of the Health Plan Representative.
4. Decide which of you will be the HPR and which will be the member.
5. The third member of the trio will be the Observer, who will provide feedback to the person playing the role of the HPR.
6. Read the appropriate information.
7. Make sure to take five minutes to create a Value Statement for the role-play.
8. The focus of the role-plays is to practice conducting Difficult Conversations.
9. When you have finished, pick another scenario, rotate roles, and role-play again.

Thank You!

You will receive an email following our Seminar with a link to fill out your class evaluations online.

Please note any questions for the **Roundtable** discussion on the card provided and place in the drop box at the Registration Desk.

The Roundtable discussion will be during Closing Session:

Thursday, October 19, 2017