32nd Annual Open Season Seminar
October 16 - 19, 2017

APWU HEALTH PLAN

Selling APWU Health Plan

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THE SUMMIT GROUP



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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

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?

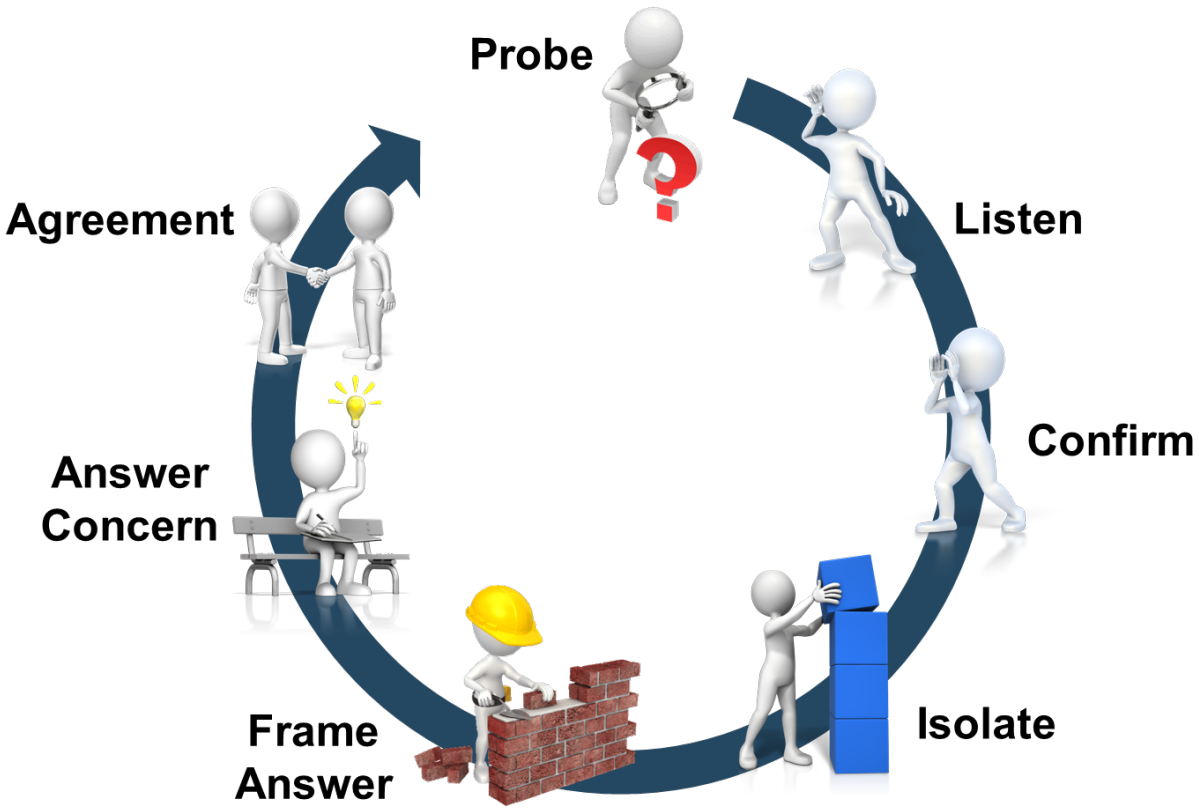
How do you explain this value and support it with relevant examples?

- Prove it!!!!

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

Objections Handling Model



ACTIVITY: Anticipating Objections

1. You will work in groups for this exercise.

2. Your facilitator will assign one of the changes in coverages for this Open Season to each group.

3. 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.

4. 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

- Co-Pays
  - $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

- 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 strips for free
- If you currently have an insulin pump, you have no additional costs until you need one
- Co-pays for doctors visits still very reasonable
- High Option still has Diabetes Management
- 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 co-pays for doctor visits?
    - How much?
  - Will they cover supplies (lancets, 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 Assistants
  - 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 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

- Remind them of 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

        Healthy Lifestyle Portal

        Includes Health Risk Assessment
- Remind them that APWU members getting 95% off premiums
    - Individual - $12/pay period
    - Family - $39/pay period

Talking Points: Hypertension Management – High Option

The Facts

- Pay for office visits
  - $25 Co-pay 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 free lab work with Quest or Lab Corp
- Stress Weight Management program
- Typically have 1-2 visits per year

Talking Points: Increase In-Network Co-Pay 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 Co-Pay
  - Specialist Co-Pay is Still $25
    - Much less than other plans
    - Compare Plans on OPM.gov

Talking Points: Catastrophic Coverage on High Option

The Facts

	Self	Self + 1	Self + 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 Co-pay for doctors visits
    - $40 Co-pay for Urgent Care/Emergencies
    - 25% of Brand Name Prescriptions
    - $10 Co-pay 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
United Healthcare
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 Health Plan Rep.

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.

Role-Play Scenario 1
Coverage Changes
Health Plan Rep Role

Prospective Member Name: Ed

One of your coworkers is named Ed. You have been working at this Postal Service facility for 15 years now, and Ed was here before you got here. Ed is a great guy. You know that Ed is a member of the union, but he does not always attend union meetings. You have met his wife and kids at family events organized by the Postal Service. You know that Ed's wife has Diabetes, so you anticipate that the change in coverage could be a problem for him. Ed has had coverage from the APWU Health Plan for over 10 years. He and his family are on the High Option. You have arranged to join Ed on break and go over the AWPU Health Plan.

Role-Play Scenario 1
Coverage Changes
Prospective Member Role

Subscriber Name: Ed

You are 47 years old and have worked for the Postal Service for 28 years. One of the best things about working for the Postal Service is the benefits. When you talk to your friends and neighbors, you get a clear picture of how great the coverage is and how little you have to pay out of your pocket. You have always worked at this facility. You are a union member and support the union very strongly. You have had your health insurance with APWU Health Plan for the last 10 years.

You have always been in good health, and have tried to take care of yourself. Your wife is not so lucky. She has Type-2 Diabetes. She has to test her blood sugar levels several times per day and takes injections of insulin. She also sees her doctor at least four times per year. You have the High Option coverage from APWU. One of the most important things about the coverage is the Diabetes Management program. Today you are meeting the HPR on your break to go over the Plan.

Initial Objection: "Are you guys really getting rid of the Diabetes Coverage? My wife has to have Diabetes Management coverage. I support the union, but without that coverage, my wife and I are going to have to pay a lot more."

Real Objection: Very concerned about the financial impact of losing diabetes coverage. Your wife's diabetes continues to progress. The cost of her insulin and the consumables (lancets, etc.) could be huge.