

Humana Expands Offerings in 2021

'For 2021, we've expanded our footprint, increased plan value and we're enabling safe education and enrollment for beneficiaries'

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Humana Inc. has a wide range of 2021 Medicare product offerings, including Medicare Advantage and Prescription Drug Plans (MAPD) designed with benefits and options people eligible for Medicare most need. In 2021, Humana also offers 69 new MAPD plans across hundreds of additional counties.

For 2021, Humana's Medicare Advantage, including Honor plans, and MAPD plans are all recommended by USAA, a company known for its customer satisfaction and commitment to the financial security of current and former members of the U.S. military.

For the second year in a row, Humana will offer its Humana Honor Medicare Advantage plans – which are available to all people with Medicare and may provide veterans with the health coverage they need.

“For 2021, we've expanded our footprint, increased plan value and we're enabling safe education and enrollment for beneficiaries – we call that Human Care, delivering what matters most for our members,” said Alan Wheatley, President, Retail Segment at Humana. “We're also excited that our plans are recommended by USAA, a leader in customer satisfaction.”

In part, due to the ongoing coronavirus pandemic, Humana has expanded its online and telephonic enrollment capabilities in order to protect people with Medicare as they explore their health care options. People eligible for Medicare can connect with Human sales agents and brokers through telephonic appointments and can view online presentations to help them feel safe and confident while choosing the best plan for their needs.

According to 2019 Deft research agents and brokers remain key to the Medicare shopping process. Humana has invested in its agents in hopes of creating the best possible customer experiences for people shopping for Medicare plans.

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When appropriate and safe to do so, Humana will offer contact-free and socially distanced one-on-one appointments with agents, based on the guidance of local health officials in every state.

Whether in person or virtually, all enrollment options will connect people with Medicare with a local agent who's knowledgeable about their care needs and who understands their community.

Additional Highlights of Humana's 2021 Medicare Advantage and Prescription Drug plans:

- For all MAPD members, benefits include \$0 telehealth copays for primary care physician (PCP) visits, urgent care, and outpatient behavioral health, \$0 copays for COVID-19 testing, and a Health Essentials Kit (up to one per year). Health Essentials Kits include useful items for preventing the spread of COVID-19 and other viruses like the flu.
- For MAPD members with a COVID diagnosis, there is \$0 copay for treatment and 14 days of home-delivered meals (up to 28 meals).
- Insulin Savings Program (ISP) included on about half of Humana's MAPD plans and a third of PDP plans to help members save on their diabetes medications; members will pay no more than \$35 for a 30-day supply of select insulins.
- Expanded Healthy Foods Card to additional Dual Eligible Special Needs Plans (D-SNP). The Healthy Foods Card is available to all members on D-SNP plans. Humana's Healthy Foods card provides qualifying members a monthly allowance, depending on location, of up to \$75. With the Healthy Foods Card, Dual-Eligible (Medicare/Medicaid) members can purchase approved food and beverages at a variety of national chains, such as Walmart, Kroger (including their brand portfolio), Walgreens and CVS.
- Humana Honor, a Medicare Advantage plan in its second year, designed with U.S. military veterans in mind, expanding into 46 states – up from 27 states in 2020.
- Included with most MAPD and DSNP plans are key extra benefits like dental, vision, over-the-counter (OTC) allowance, fitness program memberships, and home-delivered meals following an inpatient hospital stay.
- Members have access to preferred mail-order cost sharing at Humana Pharmacy, where they may enjoy additional savings and the ease of prescriptions being delivered right to their door.

Humana Pharmacy is rated #1 in Customer Satisfaction with Mail Order Pharmacies, three years in a row, by JD Power. (Humana Pharmacy received the highest score among mail order pharmacies in the J.D. Power 2018-2019-2020 U.S. Pharmacy Studies of customers' satisfaction with their pharmacy. Visit [jdpower.com/awards](https://www.jdpower.com/awards).)

** Other pharmacies are available in our network.*

Humana has served Medicare beneficiaries for more than 30 years, with nearly 8.4 million Medicare members in all 50 states, Washington, D.C. and Puerto Rico, as of [June 30, 2020](#). Nearly 4.5 million of those members are enrolled in a Medicare Advantage plan.

Humana also offers Medicare Supplement plans, which can be purchased year-round.

Medicare Advantage Plans

Medicare Advantage plans include all the benefits of Original Medicare (Parts A and B) in addition to offering additional health and wellness benefits and services. Many Medicare Advantage offerings combine medical and prescription drug coverage into one, easy-to-use plan.

Humana offers a wide choice of Medicare Advantage plans across the country – from HMOs, to local and regional PPOs and Private Fee-for-Service (PFFS) plans – designed to meet a variety of needs. In 2021, Humana will expand HMO offerings into 125 new counties and introduce LPPO plans in 98 new counties – marking a significant opportunity to serve more than three million additional Medicare-eligible individuals across the country.

In addition to the features highlighted above, many Humana Medicare Advantage plans also include:

- Coverage for Medicare Parts A and B, with predictable copayments and no deductibles.
- Part D prescription drug coverage (Medicare Advantage plans without Part D prescription coverage are also available).
- Maximum out-of-pocket protection (on all Humana Medicare Advantage plans).
- Programs designed to improve health and manage chronic conditions.

In 2021, most Humana Medicare Advantage members will continue to have access to Go365™, a wellness and rewards program designed to motivate and reward members for taking steps to improve and continue their healthy behaviors.

In addition, eligible Humana Medicare Advantage members who need help remaining independent at home have access to their own personal care manager through Humana At HomeSM.

Humana At Home Care Managers will call qualifying Medicare Advantage members regularly and provide personalized education and assistance in accessing resources for medications, transportation and more.

Eligible members leaving a hospital who are at high risk to be readmitted can get help from Humana at Home Care Managers with understanding and accessing the support they need to make the transition back home as smooth as possible.

Stand-Alone Prescription Drug Plans

Humana PDP will offer enhancements to its current three plans. For 2021, Humana will again offer a co-branded prescription drug plan with Walmart and Sam's Club pharmacies called Humana Walmart Value Rx. Humana will also offer the Humana Premier Rx and Humana Basic Rx stand-alone prescription drug plans nationally. While plan benefits will remain relatively stable heading in 2021, there are some important new features – such as the expansion of the preferred retail pharmacy network on the Humana Walmart Value Rx Plan and the Humana Premier Rx Plan and the addition of a preferred retail pharmacy network on the Humana Basic Rx Plan.

The PDP network provides access to more than 60,000 pharmacies across the country, including Walmart, Walmart Neighborhood Market, Sam's Club (no membership required), Publix, Kroger Health and its family of pharmacies, Harris Teeter, HEB, and Costco (no membership required).

For More Information

For more information about Humana's 2021 Medicare offerings, visit humana.com/Medicare or call toll-free 1.800.213.5286 (TTY: 711). Licensed sales agents are available 8 a.m. to 8 p.m. local time, seven days a week.