

Humana Rolls Out 2021 Medicare Advantage Health Plans with Expanded \$0 Premiums and Enhanced Benefits

Beneficiaries can expect simple and secure enrollment both online and over the phone

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LOUISVILLE, Ky. – [Humana Inc.](#) (NYSE: HUM) recently announced details of its 2021 Medicare product offerings, including Medicare Advantage and Prescription Drug Plans that are built with the benefits and options people eligible for Medicare need most. Beneficiaries will also have new choices through the launch of 69 new MAPD plans across hundreds of additional counties.

For 2021, Humana's MA, 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 because of 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 Humana 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

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process. Humana has invested in its agents in hopes of creating the best possible customer experiences for people shopping for Medicare plans. 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.)

* 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.

The Medicare Advantage and Prescription Drug Plan Annual Election Period (AEP) begins Oct. 15 and continues through Dec. 7, 2020. During this enrollment period, people eligible for Medicare can choose Medicare Advantage and Prescription Drug Plans for the upcoming year – with coverage that takes effect on Jan. 1, 2021. 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 <https://www.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.

* Message and data rates may apply.

About Humana

Humana Inc. (NYSE: HUM) is committed to helping our millions of medical and specialty members achieve their best health. Our successful history in care delivery and health plan administration is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel, and communities at large.

To accomplish that, we support physicians and other health care professionals as they work to deliver the right care in the right place for their patients, our members. Our range of clinical capabilities, resources and tools – such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions – combine to produce a simplified experience that makes health care easier to navigate and more effective.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at www.humana.com, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases and conference calls
- Calendar of events
- Corporate Governance information

Additional Information:

Humana is a Medicare Advantage HMO and PPO organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Call 1-800-213-5286 (TTY: 711), Monday through Friday from 8 a.m. to 8 p.m. local time, for more information.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

The Humana Prescription Drug Plan (PDP) pharmacy network includes limited lower-cost, preferred pharmacies in urban areas of CT, DE, IA, MA, MD, ME, MI, MN, MO, MS, MT, ND, NH, NJ, NY, PA, RI, SD, WY; suburban areas of CA, CT, DE, HI, IL, MA, MD, ME, MN, MT, ND, NH, NJ, NY, PA, PR, RI, VT, WV; and rural areas of AK, IA, MN, MT, ND, NE, SD, VT, WY. There are an extremely limited number of preferred cost share pharmacies in urban areas in the following states: DE, MA, ME, MN, MS, ND, NY; suburban areas of: MT and ND; and rural areas of: ND. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call Customer Care at 1-800-281-6918 (TTY: 711) or consult the online pharmacy directory at Humana.com.