

Texas Association of Rural Health Clinics

Medicare Advantage – Universal American, 2010



Who We Are

- Senior-focused healthcare company
- Principal health insurance products:
 - Medicare Advantage
 - Medicare Prescription Drug Plans
 - Medicare Supplement
- Family of companies includes:
 - Medicare plans operating under various national/local/regional brand names
 - Insurance subsidiaries licensed to sell in all 50 states
 - Third-party Administrative and Pharmacy Benefit Management (PBM) services
- 2,502,600 total members
- A Leader in Medicare^{**}:
 - 3rd largest Part D sponsor in the U.S.
 - 5th largest MA PFFS plan sponsor
 - Top 25 MA HMO plan sponsor

* *Fortune*, May 2009 ; ** www.cms.gov, March 2009

Our Brand Family

Medicare Brands

- Community CCRx[®]
- PrescribaRxSM
- Today's Options[®] PFFS
- Today's Options[®] PPO
- HMO Plans
 - TexanPlus[®]
 - Today's Health[®]
 - Generations Healthcare

Insurance Companies

- American Exchange
- American Pioneer
- American Progressive
- Constitution Life
- Marquette Life
- Pennsylvania Life
- Pyramid Life
- Union Bankers

Service Companies

- CHCS Services (TPA)
- MemberHealth[®], LLC (PBM)

Health Plan Companies

- SelectCare of Oklahoma
- SelectCare of Texas
- TexasFirst Health Plans
- GlobalHealth Inc.

Our Service Areas

MA Plan's	Product Name	Service Areas
PPO	Today's Options [®]	43 markets, 13 states
HMO	Generations Healthcare TexanPlus [®] , Today's Health [®]	3 states: TX, OK, WI
PDP	Community CCRx [®] PrescribaRx SM	50 states, Puerto Rico and US Virgin Islands
PFFS	Today's Options [®]	45 states
Medicare Supplement		35 states

Texas Service Area

- Select Care of Texas – *Greater Houston area*
- Texas First – *North Texas*
- TexanPlus – *South east Texas*
- Today's Options PPO - *Statewide*
- Today's Options PFFS – *Statewide*

- * *27,000 members.*
- * *13 full-time provider relations specialists*

Our Commitment

Universal American is a healthcare company that believes good health is a collective responsibility. We collaborate with our members, providers, pharmacists, and agents, and we share with them the rewards of delivering a better healthcare experience.

Our collective team of employees and healthcare associates are dedicated to:

- Providing quality Medicare healthcare plans and insurance products.
- Offering plan choices that accommodate changing needs or financial situations.
- Supporting agents with effective sales tools and services.
- Collaborating with agents, doctors, and pharmacists to ensure the continued good health and satisfaction of our members.
- Promoting well-being and retention by providing members with conscientious service and effective health and wellness programs.

By listening... we learned

- To foster strong relationships with our members, providers, and business partners *every single day*
- Those relationships are the core of who we are:
 - *Members* look to us for confidence in their diagnoses, treatments, and regimens
 - *Providers* desire the freedom to make important decisions about their patients' care
 - *Pharmacists* want an opportunity to counsel their patients
 - *Agents* need a strong brand that sets our products apart from the competition and connects with consumers
 - *Employees* want to bring the company's vision to their work each day in a clear and immediate way

Our Healthy CollaborationSM

- A Healthy Collaboration is about working together for the benefit of the members, the providers, and the health plan.
- Collaboration begins with our licensed agents, who provide guidance on finding a plan that best meets their clients' needs and budgets.
- Our Healthy Collaboration model means good medicine for our members: improved health and improved confidence in their healthcare—at a lower cost.
- **Together, we make good health happen.**



How Do we Collaborate?



VS.



Traditional Model

- Leverage size to force down unit cost paid per procedure
- Win-lose negotiation
EVERY TIME

Universal American Collaborative Model

- Asking Healthcare professionals how we can improve our plans to meet the needs of their patients.
- Measure quality & how well our doctors design care plans that intervene early, treating disease & promoting well-being
- Knowing how well our Pharmacists reach to their patients to keep them safe & healthy

Our Model for Healthy Collaboration



Themes for 2010 - 2011

- To be low cost, high quality and highly compliant operator
- Broaden our PPO Expansion in “urban markets” across Texas
- Deepen our PFFS membership “rural markets” across Texas
- Improve Operations
 - *Deliver a first-rate experience to our members each time..*
 - *Meaningful investment in technology, our processes and our people*
- Reinvigorate our provider partnerships with “Healthy Collaboration” across the state of Texas
- Campaign to announce our recent association with the National Association of Rural Health Care (NARHC)

Medicare Advantage - Urban / Rural Counties

- Through plan year 2010:
 - No Change in Medicare Advantage plans.
- Beginning in 2011:
 - Urban counties – *with 2 or more coordinated care plans. (70 urban)*
 - Rural counties – *with less than 2 coordinated care plans (184 rural)*

Universal American and NARHC join forces to improve care for Underserved populations...

- Universal American Corp. (NYSE: UAM) and the National Association of Rural Health Clinics ("NARHC") recently announced a multi-year agreement to deliver quality health care to Medicare beneficiaries who live in rural communities.
- Universal American will provide rural health clinics with access to the Healthy CollaborationSM model of care coordination.
- Through the Healthy CollaborationSM, members have an advocate looking at their continuum of care and ensuring they have access to the resources they need to stay healthy, including their doctors, hospitals, pharmacists and other healthcare professionals.
- <http://investor.uafc.com/phoenix.zhtml?c=75985&p=irol-newsArticle&ID=1433018&highlight>

Universal American and NARHC join forces to improve care for Underserved populations...

- Universal American already works with approximately 50,000 seniors in rural communities, so this is another opportunity to demonstrate our commitment to Medicare beneficiaries,"
- "We know what works and we have a successful track record using Healthy CollaborationSM as the framework to provide the best level of care for members, regardless of their zip code.
- We are excited to work more closely with NARHC since they have deep roots in rural communities and care for more than 7 million people. *More importantly, we share a common goal: to provide a level of care coordination among providers that will best meet the needs of our members."*

Universal American and NARHC join forces to improve care for Underserved populations...

- Bill Finerfrock, Executive Director of the National Association of Rural Health Clinics said, *"For too long, providers working in rural, underserved areas have been on the outside looking in as innovative programs aimed at improving the quality of healthcare have been adopted and implemented in urban areas but have been unavailable in rural communities.*
- Now, in collaboration with Universal American, *we have an opportunity to bring the same types of quality, cost-effective programs typically available in urban areas, to patients residing in rural communities served by federally certified Rural Health Clinics."*

Universal American and NARHC join forces to improve care for Underserved populations...

- Rural areas struggle with three primary obstacles when it comes to meeting their health needs:
- the need to drive long distances to receive care, health personnel shortages, and a lack of access to advanced technology.
- This partnership will address these and other barriers to care in tangible and specific ways.
- Just one example is Universal American's initiative with Public Health Television (PHTv), which is a communications system geared for rural providers that will allow them access to in-service training and educational programs.
- Instead of expending time to seek out such resources, Healthy CollaborationSM brings it to them and makes it easy for them to use.

Contacting Universal American

- **To speak with a Provider Relations representative in your city:**
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(TTY 1-800-958-2692)
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- **By writing:**
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