



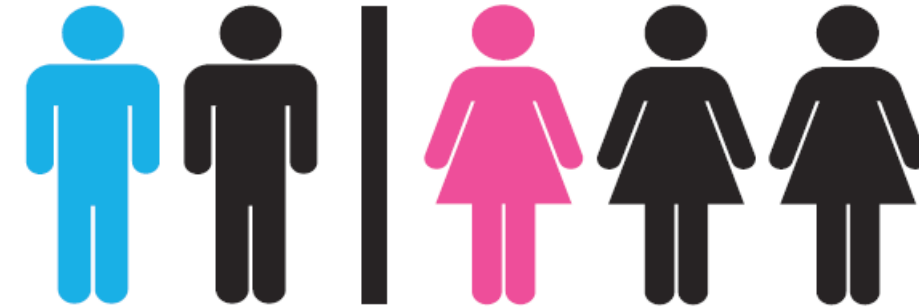
How to Cross Sell

aetnaSM

Cancer, Heart Attack or Stroke Plans

The Real Risks of Cancer, Heart Attack, and Stroke

- Cancer is the 2nd most common cause of death
 - 1 out of every 4 deaths
 - 1 out of 2 men, 1 out of 3 women
 - **77% of all cancers are diagnosed ages 55 or older**

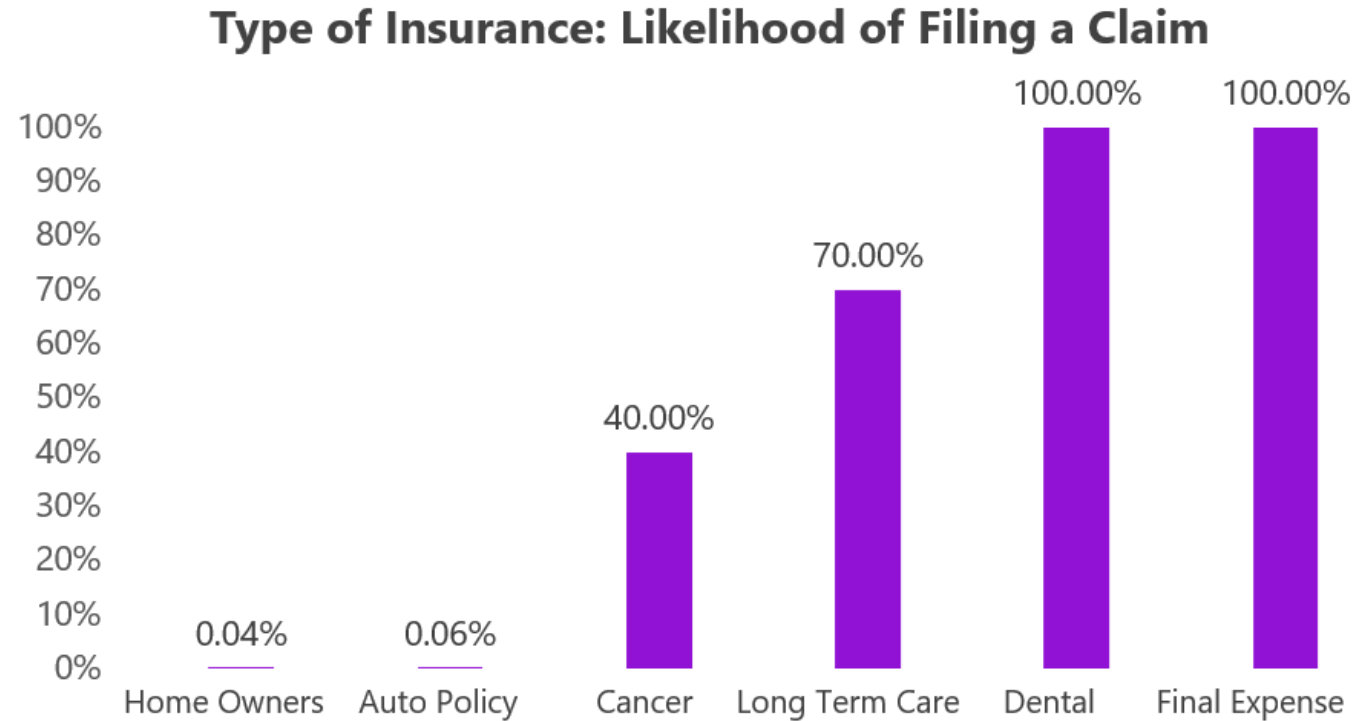


- Heart Attack is the leading cause of death for both men & women
- Stroke Statistics
 - 3rd leading cause of death for women
 - 5th leading cause of death for men
 - Among the top ten in children

Insurance Utilization

Chance a claim is filed in an individual's lifetime

Below are several different types of insurance purchased during a lifetime that are rarely used:



Aetna Cancer, Heart Attack or Stroke “Plus”

- Five Year Look Back in ALL States
- “Mix and Match” Benefits
 - *Offer different benefit amounts for cancer and heart attack/stroke!*
- Recurrence Benefit
 - 100% after 9 years
- Sell Heart Attack or Stroke Only Plans
- Lowest Rates Offered by a Major Carrier
- Available in AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV & WY

States Except Texas

Recurrence Period	Amount
2 to less than 5 years	25%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

Texas Specific Recurrence

Recurrence Period	Amount
Less than 24 months	5%
2 to less than 5 years	20%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

Aetna Cancer, Heart Attack or Stroke Rate Information

- First Diagnosis or “Lump Sum” Benefit
 - Paid tax free and can be used for anything
- Issue Age is 18 – 89 (age last birthday)
- Benefit Amounts \$5,000 - \$75,000
 - Increments of \$5,000
- Issue Age Rates
- Unisex Rates
- No additional premium for tobacco users
- **Individual and Spouse & Family Rates**
 - Youngest spouse determines rate



- *Very little additional premium to cover children*
- No limit on the number of children that are covered as part of the ‘family’ or ‘individual and child(ren)’ plans.
- Children receive the same benefits as adults.
- Pay attention to age band rate structure. Notice the difference in rates for 64 vs. 65 year-old

Aetna Cancer, Heart Attack or Stroke Product Info

- Aetna' First generation Cancer, Heart Attack & Stroke Policy.
- Only Available in CO, KS, and MN
- Cancer Only OR Cancer WITH Heart Attack or Stroke
- Underwriting look back is 10 years



The Ease of Enrollment and Claims Filing

Plans Are Available in 45 States*

- Not Available in DC, HI, MA, ME, NH, NY or WA

Enrollment Options:

- Electronic application with security questions as client's e-signature
- Paper applications: mail or fax

Payment Options:

- Annual, semi-Annual, quarterly or monthly bank draft (EFT)
- Check or EFT options

One-Time Claims Filing Process:

- Unlike treatment plans that require clients to file a claim after each chemo and radiation treatment



Easy Electronic Application with Security Question as Signature

[Home](#) > [My Cases](#) > [Enrollment](#)

Signature

Applicant - A(TEST, TEST)

In person

Voice signature

Security question signature

Instructions

By providing an answer to a security question you will choose:

- You confirm your intent to apply for insurance and your consent to receive electronic consumer disclosures and related documents;
- You confirm that you received and were able to review the following electronic documents: Electronic Delivery of Notices and Information, An Outline of Coverage, the Application Forms, Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare (if applicable), and Notice to Persons on Medicare; and
- You agree with the process of inserting your name as an electronic signature to the Application Forms, the Authorization for Release of Health Related Information, and the Replacement Notice.

Security question

Answer

Select

☐ I agree to terms and conditions

Apply applicant A signature

What is your favorite color?

Name of your first pet?

Father’s middle name?

Mother’s Maiden Name?

High School Mascot?

Name of street you grew up on?

City you were born in?

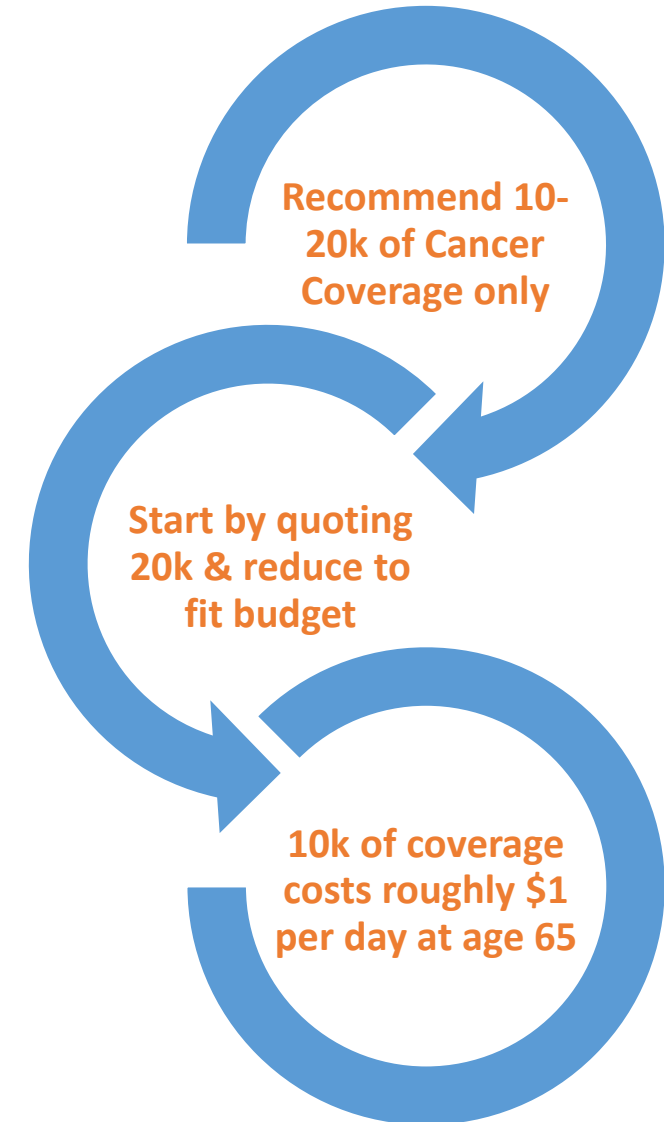
Individual Monthly Rates

First Diagnosis Cancer Plus Only

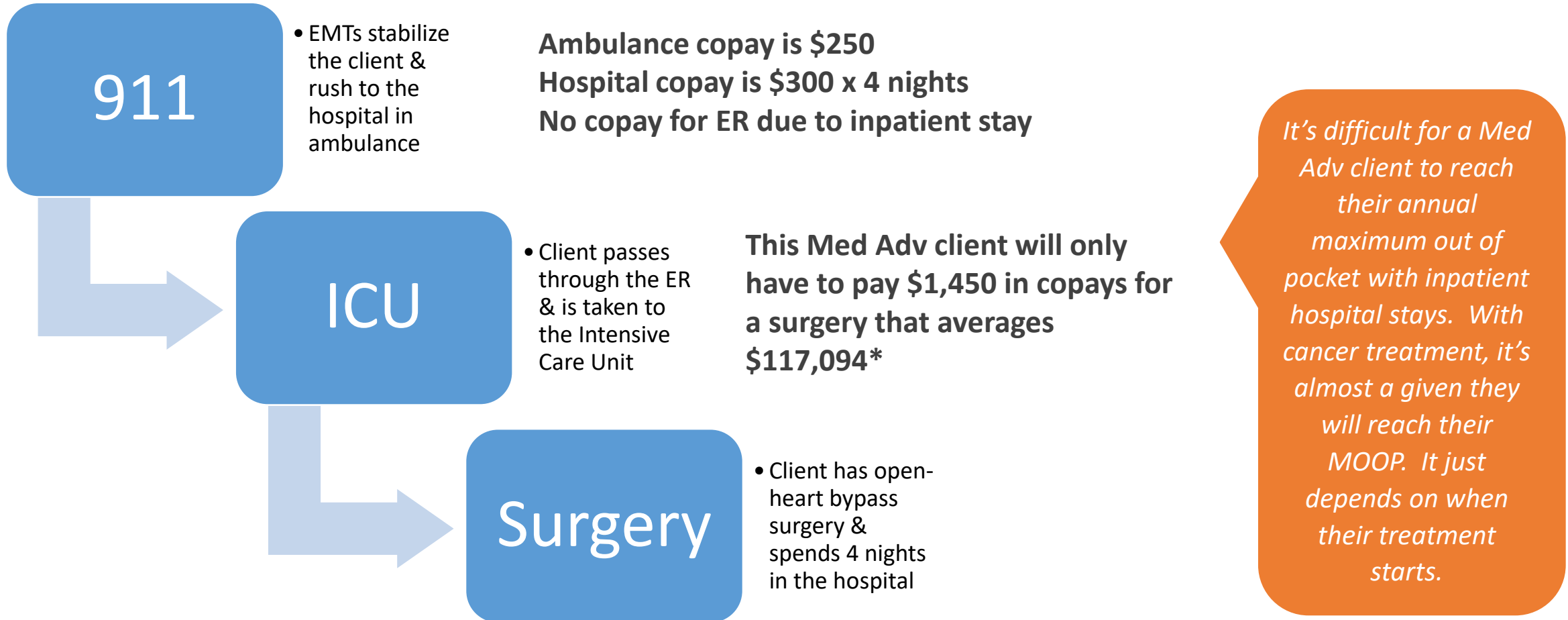
Issue Age	Cancer Insurance				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
25-29	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
30-34	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
35-39	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50
40-44	\$9.02	\$18.03	\$27.05	\$36.07	\$45.08
45-49	\$12.47	\$24.93	\$37.40	\$49.86	\$62.33
50-54	\$16.47	\$32.93	\$49.40	\$65.86	\$82.33
55-59	\$20.83	\$41.67	\$62.50	\$83.33	\$104.16
60-64	\$25.50	\$51.00	\$76.50	\$102.00	\$127.49
65-69	\$29.58	\$59.16	\$88.75	\$118.33	\$147.91
70-74	\$33.15	\$66.30	\$99.45	\$132.59	\$165.74
75-79	\$35.00	\$70.00	\$105.00	\$139.99	\$174.99
80-84	\$36.55	\$73.10	\$109.65	\$146.19	\$182.74
85-89	\$38.25	\$76.50	\$114.75	\$152.99	\$191.24

Selling Points for a Medicare Advantage Client

- The maximum out-of-pocket limit for Medicare Advantage Plans can reach up to **\$8,300** in 2023 for in-network services. For out-of-network, that cap would be **\$12,450**. The MOOP resets January 1st every year and spans one calendar year.
- Cancer is a larger concern than heart & stroke coverage with MA plans due to how inpatient versus outpatient expenses are charged. (See the “Open-Heart Surgery” slide for details.)
- **With nearly all Med Adv plans the client is responsible for 20% of the costs of radiation and chemotherapy.** Unfortunately, this information is not listed on most Med Adv Benefit Highlight sheets.
- Prescription costs are **NOT** part of the Med Adv maximum out of pocket limit.
- Travel expenses are not a big concern since **Medicare Advantage clients often cannot get treatment at regional cancer centers** due to network limitations.



Example of Medicare Advantage Claim Heart Attack Leading to Open-Heart Surgery



* <http://health.costhelper.com/heart-surgery.html>

Prescription Drug Costs and Cancer Treatment

The structure of a stand-alone PDP and the prescription coverage of a Medicare Advantage Plan with Drug Coverage (MAPD) are identical.

- They both have an initial coverage period, catastrophic coverage, etc.
- The only difference is that one is integrated into an MA plan and the other is a separate stand alone plan often sold along with a Medicare Supplement

Example costs of a typical client's maintenance medications:

- Lisinopril (HBP) - \$4 generic
- Zocor (cholesterol) - \$4 generic
- Nexium (acid reflux) - \$250.77 brand name, often a tier 3 or 4 drug with a \$30-50 copay in the initial coverage period depending on the drug plan



Prescription Drug Costs and Cancer Treatment

- When an individual gets diagnosed with cancer, they typically continue their maintenance medications.
- New drugs prescribed to treat cancer are in addition to the costs of existing maintenance medications.
- Prices for 54 orally administered cancer drugs shot up 40% from 2010 to 2018, averaging \$167,904 for one year of treatment *.
- In 2019, Part D enrollees' average out-of-pocket cost for 11 orally administered cancer drugs was \$10,470 *.

* <https://pubmed.ncbi.nlm.nih.gov/31135837/>

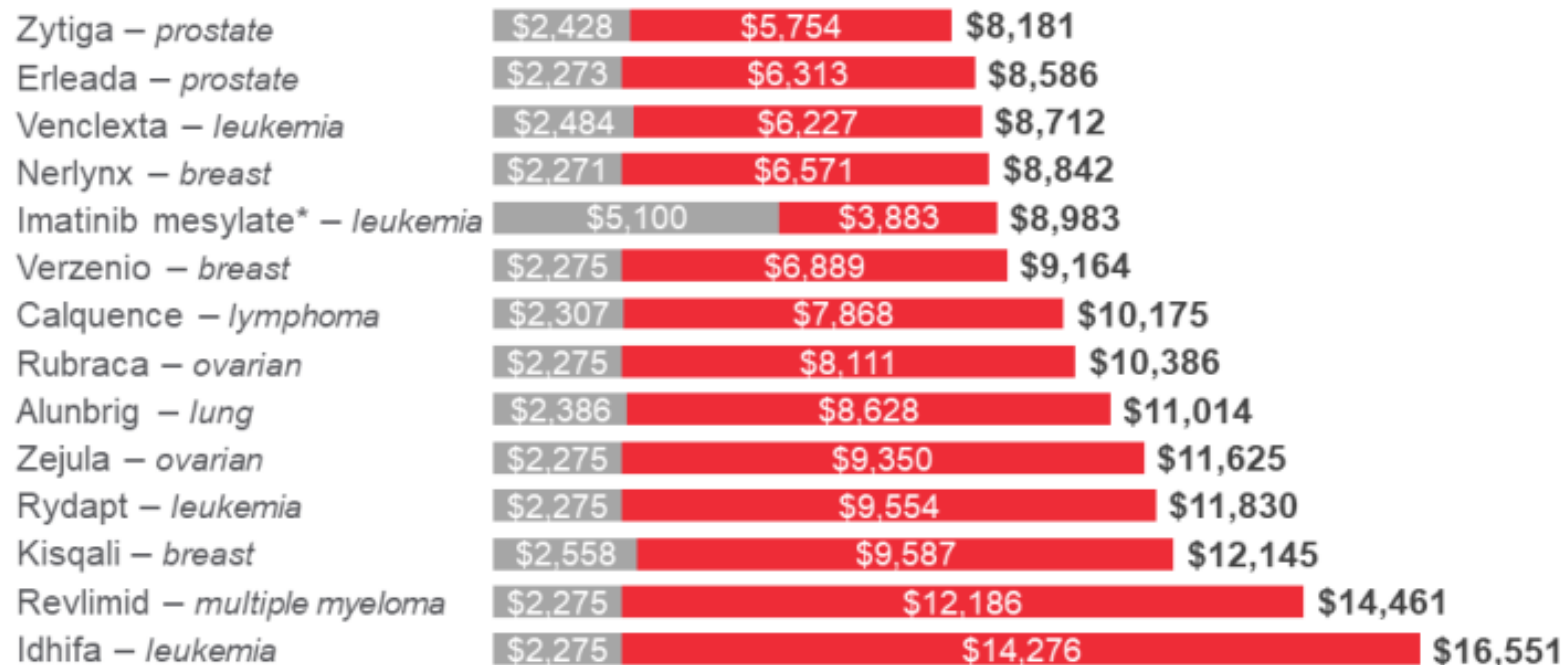


Specialty Cancer Med Cost for Medicare Clients *with* Drug Coverage

Figure 2

Out-of-pocket costs for Part D enrollees for selected cancer medications can exceed \$8,000, with most of this spending above the catastrophic threshold

Median out-of-pocket costs in 2019: ■ BELOW catastrophic threshold ■ ABOVE catastrophic threshold



NOTE: Analysis reflects coverage and costs in 25 stand-alone prescription drug plans (mostly national/near-national), based on a pharmacy located in zip code 21201 (Baltimore, MD). *Imatinib mesylate is the generic equivalent of Gleevec, which is not covered by any plan in the analysis and has a median total cost of \$145,769.

SOURCE: KFF analysis of 2019 Medicare Plan Finder data.

Prescription Costs

- **There is no maximum out-of-pocket cap on prescription drug costs**
- Part D enrollees pay 5% of drug costs after exceeding the catastrophic threshold. That 5% can be a third or more of a patient's annual Social Security income.
- Nearly half of patients who face a price of \$2,000 or more for a cancer drug do not fill it *.
- Additional costs from new medications prescribed to treat cancer could easily run \$3,000 - \$5,000 per year or more.

* <https://ascopubs.org/doi/full/10.1200/JCO.2017.74.5091>



Prescription Cost Example

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels			
			Deductible [2]	Initial Coverage Level [2]	Coverage Gap [2]	Catastrophic Coverage [2]
Lonsurf TAB 15-6.14	\$25,901.54	Every 1 Month	\$25,901.54	\$6,475.38	\$10,360.62	\$1,295.08
MONTHLY TOTALS:	\$25,901.54		\$25,901.54	\$6,475.38	\$10,360.62	\$1,295.08

[Estimated Monthly Drug Costs](#)

[Walnut Grove Plaza Pharmacy #2](#) [Mail Order Pharmacy](#)

Monthly Costs for the Rest of the Year (based on enrollment today)

Month	Cost
Jan	N/A
Feb	N/A
Mar	N/A
Apr	N/A
May	N/A
Jun	N/A
Jul	N/A
Aug	N/A
Sep	\$3,561
Oct	\$1,312
Nov	\$1,312
Dec	\$1,312

Graph depicts an estimate of your monthly prescription drug costs, including any applicable premium for this plan. Actual costs may vary. [View a more detailed explanation of these costs.](#)

[Drug Coverage Information](#)

SELECTED DRUGS	TIER (FORMULARY STATUS) [2]	Restrictions		
		PRIOR AUTHORIZATION [2]	QUANTITY LIMITS [2]	STEP THERAPY [2]
Lonsurf TAB 15-6.14	Tier 5: Specialty Tier	Yes	Yes	

[Print My Drug List](#) [Print Plan Report](#) [View Drug Benefit Summary](#)

[Drug List](#)

[Add/Edit Drugs](#)

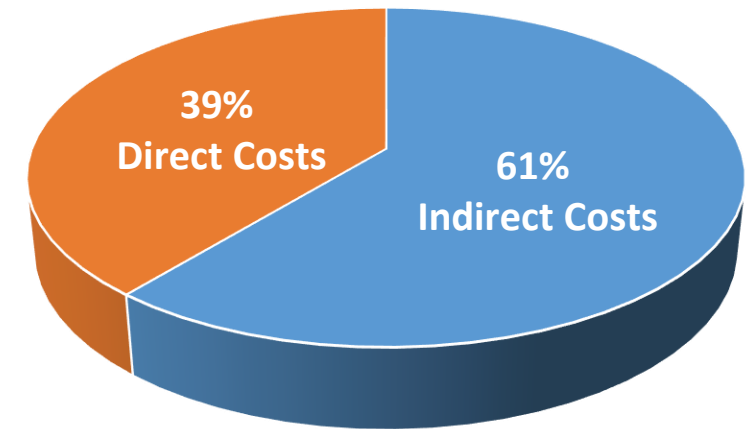
MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
LONSURF TAB 15-6.14	180	Every 1 Month Retail Pharmacy	Generic Not Available	Change dose Add Remove

Humana Walmart RX Plan (PDP)

DRUG NAME:	Lonsurf TAB
	Tier 5
GENERIC OPT:	No
QUANTITY:	180
REFILL:	Every 1 Month
MONTHLY:	\$25,901.54
DEDUCTIBLE:	\$25,901.54
MONTHLY COST IN CATASTROPHIC COVERAGE PERIOD:	\$1,295.08

Selling Points for a Medicare Supplement Client

- Med Sup does a great job covering **DIRECT** medical costs
- The #1 area of exposure for a Med Sup client is with the new additional prescription costs that come with cancer treatment (see the Prescription Slides for details).
- **Travel and lodging expenses are right behind prescriptions.**
- Experimental treatment is not covered by Medicare
- Medical tourism is also not covered by Medicare



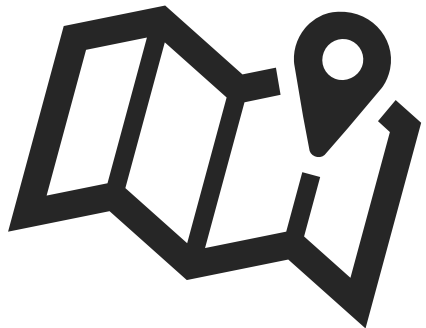
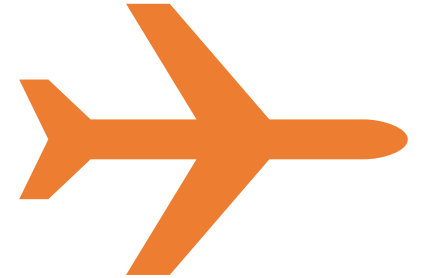
Example of Travel Expenses from New Orleans to MD Anderson



700 mile round-trip from New Orleans to MD Anderson in Houston, TX

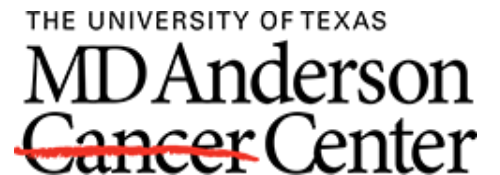
Round trip flights on Southwest Airlines start at \$250 per person*

Rental car rates for 5-day rentals start at \$195 for a compact car*



The Jesse H. Jones Rotary House International is a full-service hotel, owned by MD Anderson and managed by Marriott International. The hotel is connected by enclosed sky bridge.

Rates start at \$140 per night, standard no kitchenette.*



*Rental car rates quoted from hotwire.com on 7/26/16. Quoted lowest possible rate on Southwest's website on 7/26/16. SWA flight leaves Monday and returns Friday. Rates for Rotary House hotel can be found at <https://www.mdanderson.org/patients-family/becoming-our-patient/getting-to-md-anderson/traveling-to-houston/rotary-house-international.html>

Example of Receiving Treatment and Travel Expenses from New Orleans, LA to MD Anderson in Houston, TX

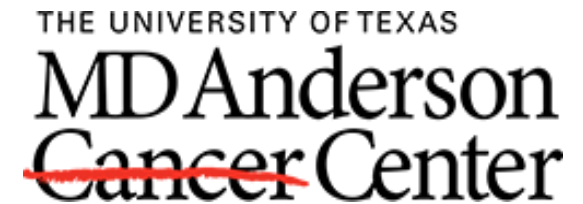
**Radiation therapy requires regular sessions
(generally five days per week during a period of about 8 to 9 weeks*)**

Hotel Expense: \$140 x 5 nights = \$700 (taxes and fees **not** included)
Two tanks of gas: \$2.50/gal x 15 gal x 2 fill ups= \$75
Rental Car: \$195 per week
Airfare (per person): \$250



Estimated travel expenses if driving per week is \$775.
Cost for eight weeks is \$6,200

Estimated travel expenses if flying and renting a car per week:
\$1,145 for one person and \$1,395 if two people fly to Houston
**Cost for eight weeks is \$9,160 for an individual traveling alone (not likely),
or \$11,160 for two people traveling together.**



* <http://www.webmd.com/prostate-cancer/prostate-cancer-radiation-therapy>

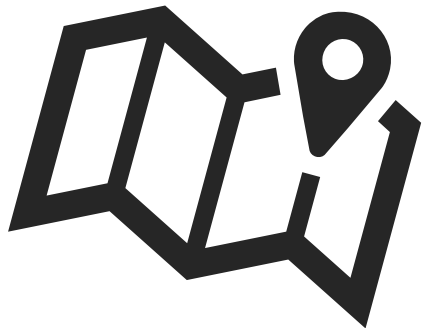
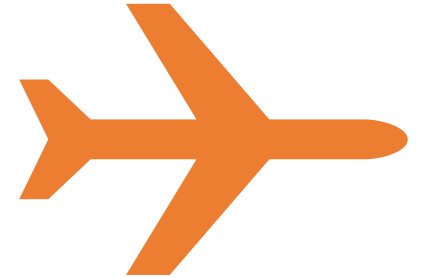
(UPDATED) Example of Travel Expenses from New Orleans, LA to MD Anderson



700-mile round trip from New Orleans to MD Anderson in Houston, TX

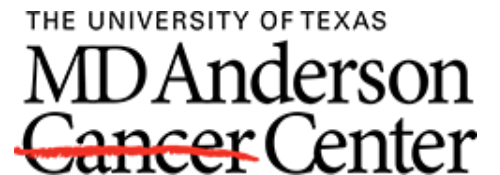
Round trip flights on Southwest Airlines start at \$275 per person*

Rental car rates for 5-day rental start at \$226 for a compact car*



The Jesse H. Jones Rotary House International is a full-service hotel, owned by MD Andersons, managed by Marriott International. The hotel is connected by enclosed sky bridge.

Rates start at \$140 per night, standard no kitchenette*



*Rental car rates quoted from hotwire.com on 4/20/2020. Quoted lowest possible rate on Southwest's website on 4/20/2020. SWA flight leaves Monday and returns Friday. Rates for Rotary House hotel can be found at <https://www.mdanderson.org/patients-family/becoming-our-patient/getting-to-md-anderson/traveling-to-houston/rotary-house-international.html>

(UPDATED) Example of Receiving Treatment and Travel Expenses from New Orleans, LA to MD Anderson in Houston, TX

**Radiation therapy requires regular sessions
(generally five days per week during a period of about 8 to 9 weeks*)**

Hotel Expense: \$140 x 4 nights = \$560 (taxes and fees **not** included)

Two tanks of gas: \$2.61/gal** x 15 gal x 2 fill ups= \$78

Rental Car: \$226 per week

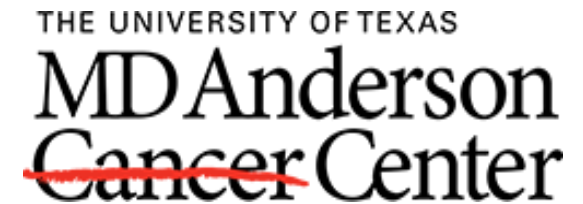
Airfare (per person): \$275



Estimated travel expenses if flying and renting a car per week from Monday to Friday:

\$1,139 for one person and \$1,414 if two people fly to Houston

**Cost for eight weeks is \$9,080 for an individual traveling alone (not likely),
or \$11,280 for two people traveling together.**



Estimated travel expenses if driving per week is \$775.
Cost for eight weeks is \$6,200

* <http://www.webmd.com/prostate-cancer/prostate-cancer-radiation-therapy>

** Average gas price in Houston, TX in 2019 according to AAA

Travel Questions to Ask Your Client

- Where will you get the money to pay for your travel expenses should you be diagnosed with cancer and have to travel for treatment?
- Would you rather pay those expenses out of your pocket, or would you rather have Aetna cover those expenses by purchasing a \$10k cancer plan for around a dollar a day?



Selling Points for an ACA Client

- Out of pocket maximum on ACA plans is \$8,700 for individuals and \$17,400 for families in 2022. This is a calendar year deductible.
- Prescription medications **NOT** covered by the ACA plan formulary.
- Over-the-counter medications do not count toward the annual max.
- Equal need for Cancer AND Heart Attack & Stroke coverage.
- Access to cancer centers is VERY limited with “On Exchange” ACA plans.*

Have Your Client Consider

- Families with young children need financial stability
- If diagnosed – how will mortgage, groceries, gas, etc. be paid?
- If a child goes through treatment, who stays with the child? How will their work life be affected?

* <http://khn.org/news/for-some-patients-in-marketplace-plans-access-to-cancer-centers-is-elusive/>

Med Supp Agents, Ask About the “Spouse in the House”

You are already asking for this information to check for a household discount. If the spouse is under 65, remember spousal rates are based on the youngest spouse!

- Out of pocket maximum on ACA plans is \$9,100 for individuals and \$18,200 for families in 2023. This is a calendar year deductible.
- Many prescription medications are NOT covered by ACA formularies (unlike PDPs).
- Access to cancer centers is VERY limited with “On Exchange” ACA plans
- Many ACA plans have “Medicaid-type” narrow networks
- Writing the under 65 spouse/roommate increases your odds of being able to write them a Med Supp/MA plan when they turn 65



Quick Recap



Why Offer Cancer Plans to a Medicare Advantage Client?

- 20% of radiation & chemo expenses up to the annual max out of pocket which can be as high as \$8,300 in network, and \$12,450 out of network in 2023.
- Expensive oral cancer prescriptions (Part D drugs)

Why Offer Cancer Plans to a Medicare Supplement Client?

- Travel expenses to specialty cancer hospitals
- Expensive oral cancer prescriptions (Part D medications)

Why Offer Cancer Plans with Heart Attack or Stroke to an ACA/Obamacare Client?

- Out of pocket maximum on ACA plans is \$9,100 for individuals and \$18,200 for families in 2023. This is a **CALENDAR** year deductible
- Loss of income is a huge concern in the ACA market

Sales Points for Cross Selling CHAS Plans

How many agents have sold their first insurance presentation? Talk about CHAS with EVERY client. Your presentation will get better with practice. Try these points.

Personal Stories

- “How many of your family or friends have been impacted by cancer?”
- Share your experience with your client

Start the Conversation

- Help your client understand their exposure when it comes to cancer, heart attack or stroke
- Make them aware of these plans

Spouse in the House

- Turning 65 is a great opportunity to present CHAS and other products for their spouse

More Business

- Talk to your “leads” with MA plans during the “lock-in” period about the importance of adding a cancer plan to their MA coverage

Sales Points for Cross Selling CHAS Plans

Ask Medicare Advantage Clients – “Can You Afford Your Zero Premium Plan?”

About \$1 a Day

- If a client can afford a dollar a day premium, we firmly recommend promoting a cancer plan.
- See the open-heart surgery slide for details.

Treatment or Scheduled Benefit

- Keep an eye out for “Treatment” or “Scheduled Benefit Plans.” These plans are claim intensive, unlike a “Lump Sum” plan where only one claim is filed.

They Want to Hear from You!

- Contact your current Med Sup, Med Adv. and ACA Clients! Show them why spending a dollar a day for a CHAS plan is a great use of their money.

Timing Is Key

- If replacing a Med Sup with a lower cost Med Sup, combine the new Med Sup price with a \$10K Cancer plan. It’s harder to cross sell another policy after you quote the premium savings before asking for the cancer sell.

Cancer Hospitals in United States

State	Cancer Hospital	City Located	Ranking in US
Arizona	Mayo Clinic	Phoenix, Arizona	#26 in Adult Cancers
Arizona	Western Regional Medical Center- CTCA	Goodyear, Arizona	CTCA
California	UCLA Medical Center	Los Angeles, California	#5 in Adult Cancers
California	UCSF Medical Center	San Francisco, California	#10 in Adult Cancers
California	Stanford Health Care-Stanford Hospital	Stanford, California	#13 in Adult Cancer
California	USC Norris Cancer Hospital-Keck Medical Center of USC	Los Angeles, California	#18 in Adult Cancers
California	City of Hope	Duarte, California	#20 in Adult Cancers
Colorado	University of Colorado Hospital	Aurora, Colorado	#22 in Adult Cancers
Connecticut	Yale-New Haven Hospital	New Haven, Connecticut	#50 in Adult Cancers
Florida	Moffitt Cancer Center & Research Institute	Tampa, Florida	#6 in Adult Cancers
Georgia	Emory University Hospital	Atlanta, Georgia	#46 in Adult Cancers
Georgia	Southwestern Regional Medical Center- CTCA	Newnan, Georgia	CTCA
Illinois	Northwestern Memorial Hospital	Chicago, Illinois	#14 in Adult Cancers
Illinois	Midwestern Regional Medical Center- CTCA	Zion, Illinois	CTCA
Iowa	University of Iowa Hospitals and Clinics	Iowa City, Iowa	#34 in Adult Cancers
Kansas	University of Kansas Hospital	Kansas City, Kansas	#25 in Adult Cancers
Maryland	John Hopkins Hospital	Baltimore, Maryland	#9 in Adult Cancers
Massachusetts	Dana-Faber/Brigham and Women's Cancer Center	Boston, Massachusetts	#4 in Adult Cancers
Massachusetts	Massachusetts General Hospital	Boston, Massachusetts	#11 in Adult Cancers
Minnesota	Mayo Clinic	Rochester, Minnesota	#3 in Adult Cancers
Missouri	Barnes-Jewish Hospital/Washington University	Saint Louis, Missouri	#15 in Adult Cancers
New York	Memorial Sloan Kettering Cancer Center	New York, New York	#2 in Adult Cancers
New York	New York-Presbyterian University Hospital of Columbia or Cornell	New York, New York	#17 in Adult Cancers
North Carolina	University of North Carolina Hospitals	Chapel Hill, North Carolina	#16 in Adult Cancers
North Carolina	Wake Forest Baptist Medical Center	Winston-Salem, North Carolina	#19 in Adult Cancers
Ohio	Cleveland Clinic	Cleveland, Ohio	#8 in Adult Cancer
Oklahoma	Southwestern Regional Medical Center- CTCA	Tulsa, Oklahoma	CTCA
Oregon	Oregon Health and Science University Hospital	Portland, Oregon	#36 in Adult Cancers
Pennsylvania	Hospitals of the University of Pennsylvania-Penn Presbyterian	Philadelphia, Pennsylvania	#12 in Adult Cancers
Pennsylvania	Eastern Regional Medical Center- CTCA	Philadelphia, Pennsylvania	CTCA
South Carolina	Medical University of South Carolina Medical Center	Charleston, South Carolina	#47 in Adult Cancers
Tennessee	Vanderbilt University Medical Center	Nashville, Tennessee	#42 in Adult Cancers
Texas	University of Texas MD Anderson Cancer Center	Houston, Texas	#1 in Adult Cancers
Utah	Huntsman Cancer Institute at the University of Utah	Salt Lake City, Utah	#47 in Adult Cancers
Virginia	University of Virginia Medical Center	Charlottesville, Virginia	#31 in Adult Cancer
Washington	Seattle Cancer Care Alliance/University of Washington Medical Center	Seattle, Washington	#7 in Adult Cancers
Wisconsin	University of Wisconsin Hospital and Clinics	Madison, Wisconsin	#43 in Adult Cancers

The green highlight represents the Top 20 hospitals in the U.S. for Cancer

What's in it for the writing agent?!?

- Average Cancer, Heart Attack or Stroke annual premium is \$350
- 80% 1st year commission in most states – Year 1 comp just increased 25%!!!
- 6% renewal comp (yrs. 2-10) in most states
- \$350 x 80% = \$280 in 1st year commissions
- 1 sale per week = \$14,560 in new CHAS commission on top of your Med Sup, MA and/or ACA commission from the same client!
- Policy pays a maximum 9-month advance
- Clients rarely drop CHAS because the premiums are reasonable and they're afraid they'll get CHAS after they drop it.

How does Aetna's commission compare?

Aetna	GTL	Cigna	Mutual of Omaha
80%	50%	60%	60%

Street level commissions, may vary by state.

Statistics Are Important, But Stories Are What Sell CHAS Plans

Click to listen to these!

- [Gaylan Hendricks Story-Full](#)
- [Cancer Diagnosis: Claims Filing](#)
- [Cancer Drug Restrictions](#)
- [Financial Burdens of Childhood Cancer](#)

