



# GAYLAN HENDRICKS

Under Age 65
Manhattan Life/ Affordable Choice
The Path to Package of Protection
Hospital Indemnity Plans

## **ABOUT GAYLAN - QUEEN OF THE BUNDLE**

- Founder and Partner of Senior Security Benefits since 2000
- CMO 2003- 2011
- CEO 2011- Present
- Over \$120M in sales in 2020 and continued growth
- Advisory Council member for Manhattan Life, Aetna & Cigna
- Keynote Speaker, Industry Coach & Personal Mentor
- Ronald McDonald House Board Member 2016-2022
- Ronald McDonald House Board President 2023
- Former Board Member of American Heart Association
- Founding board member of Fundamental Legacy, Hope Fort Worth & Polished Ministries Mentor
- Wife, Mom & Gram
- Travel, Music & Reading
- #RubyFaith



## Is this too good to be true?

#### United States Court of Appeals

FOR THE DISTRICT OF COLUMBIA CIRCUIT

Argued April 15, 2016

Decided July 1, 2016

No. 15-5310

CENTRAL UNITED LIFE INSURANCE CO., ET AL.,
APPELLEES

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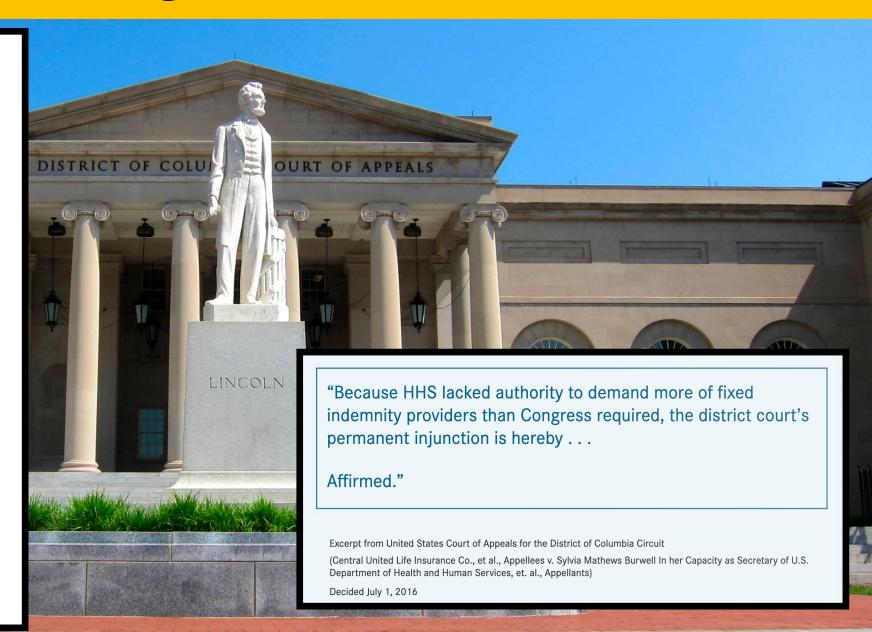
SYLVIA MATHEWS BURWELL, IN HER OFFICIAL CAPACITY AS SECRETARY OF U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, ET AL.,

APPELLANTS

Appeal from the United States District Court for the District of Columbia (No. 1:14-cv-01954)

Daniel Tenny, Attorney, U.S. Department of Justice, argued the cause for appellants. With him on the briefs were Benjamin C. Mizer, Principal Deputy Assistant Attorney General, Mark B. Stern, and Alisa B. Klein, Attorneys, William B. Schultz, General Counsel, U.S. Department of Health and Human Services, Janice L. Hoffman, Associate General Counsel, and Susan Maxson Lyons, Deputy Associate General Counsel for Litigation.

Quin M. Sorenson argued the cause for appellees. With him on the brief were James C. Stansel and Tobias S. Loss-Eaton.



## AFFORDABLE CHOICE BROCHURE





The Affordable Choice Enhanced

Today's solution, for the problems of tomorrow.

This is a Hospital Confinement and other Fixed Indemnity Insurance Policy Underwritten by ManhattanLife Assurance Company of America and Family Life Insurance Company Click here for Brochure PDF

## **Affordable Choice**

#### AFFORDABLE CHOICE PLAN COMPARISON

Surgical and Hospitalization Benefits

Surgical and Hospitalization Benefits					
		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Inpatient Hospital Confinement (per Inpatient Day)		\$6,000	\$4,000	\$3,000	\$2,000
Building Benefit Injury Reimbursement	Year 2	\$7,500	\$5,000	\$3,750	\$2,500
Inpatient Hospitalization Benefits	Year 3	\$9,000	\$6,000	\$4,500	\$3,000
increase 25% each year, years 2-5, for	Year 4	\$10,500	\$7,000	\$5,250	\$3,500
injury-related hospital stays. (per day)	Year 5	\$12,000	\$8,000	\$6,000	\$4,000
Hospital Admission Benefits (for the first Inpatient Day per calendar year	)	\$3,000	\$2,000	\$1,000	\$1,000
Emergency Room (Per day/calendar year maximum)		\$300/2 CY	\$300/2 CY	\$250/1 CY	\$250/1 CY
Urgent Care (Per day/calendar year maximum)		\$300/4 CY	\$300/4 CY	\$250/2 CY	\$250/2 CY
Surgery Benefit Daily surgical benefits for both inpatient and outpatient surgery. The reimbursement sch for 1 unit is similar to what is payable under Medicare Physician Fee Schedule for surger (Maximum \$50,000 benefit per calendar yea	edule the es.	3 X the policy fee schedule	2.5 X the policy fee schedule	2 X the policy fee schedule	1 X the policy fee schedule
Ambulatory Surgical Benefit If outpatient surgery is performed in an Amb Surgical Center or Outpatient Hospital facilit the benefits payable include the surgical and anesthesia benefits in addition to per day ambulatory/outpatient facility benefit.	ulatory y,	\$3,000	\$2,500	\$2,000	\$1,000
Daily Assistant Surgeon Benefit		Pays 20% of the eligible surgical benefit			
Daily Anesthesiologist Benefit		Pays 25% of the eligible surgical benefit			
Doctor's Office Visit with Rollover		\$200/10 days	\$175/10 days	\$125/8 days	\$75/6 days
(Per day/per calendar year)		Rollover p	rovision allows five-v	visit carryover per p	olicy year.
Prescription Benefit (Per Day)		\$75	\$50	\$50	\$25
Outpatient Medical Benefits Preventative Services: (per service)	onoscopy Pap PSA	\$600 \$300 \$300	\$600 \$300 \$300	\$500 \$250 \$250	\$500 \$250 \$250
Laboratory Services: Surgical (per day) Other Laboratory	Pathology Services	\$300 \$50	\$300 \$50	\$200 \$50	\$200 \$50
Therapy Services: (per day for physical, occupational, speed	:h)	\$75	\$75	\$50	\$50
Radiology Services: (per day: MRI/PET so CT scan/mammogram/other radiology		\$700/\$700/ \$700/\$300/\$250	\$600/\$600/ \$600/\$300/\$250	\$500/\$500/ \$500/\$250/\$200	\$300/\$300/ \$300/\$250/\$200
Calendar year limit for all Outpatient Ben	efits	\$8,000	\$6,000	\$4,000	\$4,000
Ground and Air Ambulance Limit of 2 daily benefits per calendar year for all ambulance transportation (per day*)		\$150 Ground Ambulance \$1,500 Air Ambulance			
Allergy Shots and Immunization** (chi (per day allergy shots/immunizations)	/ Shots and Immunization** (child only) y allergy shots/immunizations)		\$10/	\$10/\$25	
Cancer Benefit Pays for Radiation, Chemotherapy, & Immuno (per day/40 days per calendar year)	therapy	\$2,000	\$2,000	\$1,000	\$1,000
Inpatient Hospital Confinement/ Building Benefit Injury Reimbursement		\$1,000,000 calendar year limit			
Prescription Benefit		\$750 calendar year maximum			
Allergy Shots and Immunization		\$100 calendar year maximum			
Lifetime Maximum		\$5,000,000			
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<sup>\*</sup>In MI, only one per day benefit will be paid per day, regardless of how many trips are made for that day.

The plans shown above are limited benefit fixed-indemnity plans and benefits are per Covered Person. This is not a major medical insurance plan. Fixed-indemnity benefits are provided for hospital confinement and specified medical and surgical events. These benefits are paid in daily amounts for covered events without regard to the costs of services rendered. This plan does not provide expense reimbursement for charges based on your health care provider's statement.

#### AFFORDABLE CHOICE MONTHLY PREMIUMS

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
6	Individual	\$172.43	\$130.06	\$101.92	\$75.67
8 - 29	Individual and Spouse*	\$340.04	\$255.27	\$198.98	\$146.43
Ages 18 -	Individual and Child(ren)	\$373.97	\$271.93	\$208.13	\$151.06
∢	Individual and Family**	\$569.05	\$416.46	\$319.64	\$232.08
6	Individual	\$217.88	\$164.28	\$126.02	\$94.83
30 - 39	Individual and Spouse*	\$430.97	\$323.76	\$247.23	\$184.78
Ages 3	Individual and Child(ren)	\$419.42	\$306.15	\$232.23	\$170.22
٩	Individual and Family**	\$659.85	\$484.84	\$367.80	\$270.38
				\$183.38	\$129.09
6.	Individual	\$259.43	\$195.87	\$148.06	\$112.46
10 - 4	Individual and Spouse*	\$513.92	\$386.78	\$291.14	\$219.94
Ages 40 - 49	Individual and Child(ren)	\$460.97	\$337.75	\$254.27	\$187.85
∢	Individual and Family**	\$742.93	\$548.00	\$411.83	\$305.61
				\$183.38	\$129.09
4	Individual	\$367.21	\$278.76	\$205.02	\$158.46
9 - 0	Individual and Spouse*	\$729.52	\$552.62	\$405.12	\$311.99
Ages 50 - 64	Individual and Child(ren)	\$568.77	\$420.65	\$311.23	\$233.86
⋖	Individual and Family**	\$958.35	\$713.69	\$525.68	\$397.57
	Child Only**	\$183.38	\$129.09	\$96.68	\$68.62

**Any Doctor Any Hospital** 

Cash indemnity plans= Cash negotiated prices

**Guarantee Renewable Non Cancelable** 

**Rate Stability** 

Not required to be assigned to hospitals or providers

<sup>\*\*</sup> In MI, Immunization does not apply.

<sup>\*</sup> In IL, spouse or civil union partner

<sup>\*\*</sup> Family rates include up to four children. Additional children are charged the Child rate.

#### **Affordable Choice**

#### Low Cost Diagnostic Imaging



ManhattanLife has contracted with Green Imaging to provide diagnostic imaging services to you at a significantly discounted rate.

#### **SERVICES** Ultrasound

- MRI (Closed & Open)
- Mammography
  - Other

- PET/CT
- X-Ray
- · Nuclear Medicine

For these services, you will not file with your insurance company. Instead, you'll pay for your procedure in advance (your price will include both the exam fee AND the radiologist fee) and receive a voucher for service.

#### **HOW IT WORKS**

- Your doctor has given you an order for diagnostic imaging services.
- · Contact Green Imaging: TEXT: 713.524.9190; CHAT: greenimaging.net: CALL: 844.968.4647
- · Green Imaging will quote your discounted price, schedule your procedure, take payment and send you a voucher for service.
- · At your appointment, show your youcher instead of vour insurance card.
- You will have no co-pay and will receive no additional bills after your exam
- · Submit claim for reimbursement. FAX: 713.821.6518; MAIL: ManhattanLife, Claims Department - P.O.Box 925309, Houston, TX 77292-5309; UPLOAD: Online Portal
- . The report from your exam will be sent to your primary care physician.

#### How you save with Affordable Choice



You can stretch benefits farther with the First Health® Network.

The network card tells Doctor's and Hospitals that you are a network member who has instant access to:

- More than 810,000 physicians and healthcare professionals.
- Over 1.5 million service locations across all 50 states.
- . More than 5,900 Hospitals
- Over 125,000 ancillary facilities
- · Network doctors carefully selected to promote quality
- No paperwork to fill out as network doctors and hospitals file claims for you.

By visiting www.firsthealthlbp.com 24 hours a day. 7 days a week clients can find in network doctors, hospitals or any other care professional with access to the most detailed provider directory available.

Or call 1-800-226-5116 to reach a First Health Customer Service Specialist to assist in locating network providers.



#### **RXedo Prescription Benefit Partner:\***

- Discounts to 80%
- Completely free to use
- Accepted at over 67,000 pharmacies nationwide
- · Discounts on over 10,000 medications

How much will you save?

Average savings over 65% per prescription. Use the Drug Pricing tool to price prescription at pharmacies in your zip code. The results will be by least cost pharmacies first. To use the Drug Pricing tool, click the drug pricing link provided at www.findlowrx.com.

#### **Sponsored Benefits**



Improving access to quality care while reducing costs to members.

Teladoc is a modern day house call with immediate access to a network of board-certified physicians. Physicians are available anytime, anywhere for personalized, secure, web or phone-base consultation that includes diagnosis and treatment of medical issues.

#### Members can use 24/7 Physician Consultations:

- · For common, acute conditions that can be treated without a face-to-face visit.
- . From anywhere at home, at work or on the road.
- . After hours during the evening, on weekends or
- When they cannot reach their primary care physician.

#### **Product Highlights:**

- · Convenient, timely consultations available to members anytime.
- Reduces claims costs for benefit plans and saves members time and out-of-pocket costs.
- · Offers a fast, affordable alternative for minor medical problems and health issues
- · All physicians are licensed, board certified and based in the U.S.
- Visit Fee is \$0.00

For more information go to Online: www.teladoc.com Mobile App (App Store and Google Play): www.teladoc.com/mobile



these two services included in the premium. (Not included in Child Only Policy)

#### HealthAdvocate\*

Health Advocacy offers you expert assistance with a wide range of healthcare and insurance-related issues

#### Support for every type of medical condition

- · Explain health conditions, diagnoses and treatments, research treatment options
- · Answer questions so you can make the right choices for your care

#### Coordinate medical care and additional services

- · Facilitate any necessary pre-authorizations and coordinate benefits
- · Provide in-hospital support and arrange postdischarge services and care
- · Research and locate eldercare services

#### Research and arrange second opinions and tests

- · Identify and connect you with leading specialists and Centers of Excellence
- . Arrange for the transfer of medical records, lab results and X-rays

#### Take the hassle out of healthcare

- · Find the right in-network doctors and make appointments
- · Review medical bills to find errors or duplicate charges; resolve claims and billing issues

#### Medical Bill Saver

It can be overwhelming to receive a large bill for medical or dental care. Health Advocate's Medical Bill Saver service can help. Our skilled negotiators can help lower your outof-pocket costs on bills that are not covered by insurance.

 Send us your medical or dental bill of \$400 or more and we'll contact the provider on your behalf to negotiate a discount on the amount due\*

Listed above are two added sponsored benefits that are not part of the policy. There is a \$5.00 monthly administration fee for

Rx Shopper can reduce your prescription costs by helping you find the lowest prices for your medications.

 Download and print your card, then bring it with you when filling your prescription to save up to 85%

#### We support the whole family

Health Advocate services are available to you as the primary policy holder, your spouse/partner, dependents, parents and parents-in-law.

Quickly reach us by phone, email and secure messaging By phone: 866.969.3435

Email: Answers@healthadvocate.com Web: www.healthadvocate.com/members

\*Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made but specific percentage results are not guaranteed.

- Perfect ACA Companion plan
- No Copay on TeleDoc
- Keeps clients out of bankruptcy
- Won't sell you info!

\*Network and prescription drug are not part of this policy. First Health Network and RXedo are value added healthcare programs from other providers designed to enhance your healthcare experience without additional cost to you.

## What's In It For Me?

#### **STREET LEVEL COMMISSIONS (TEXAS)**

Product	Monthly Premium	Commission Rate	Monthly Commission	First Year Commission
Affordable Choice	\$278.76	30%	\$83.63	\$1,003.54
Out of Pocket Protection	\$42.10	30%	\$12.63	\$151.56
Lump Sum Cancer Plan	\$62.50	80%	\$50.00	\$600.00
Lump Sum Heart Attack/Stroke Plan	\$19.17	80%	\$15.34	\$184.08
24 Hour Accident Plan	\$35.31	30%	\$10.59	\$127.12
Home Healthcare	\$32.80	60%	\$19.68	\$236.16
Dental, Vision & Hearing	\$59.58	40%	\$23.83	\$285.98
Final Expense	\$27.90	105%	\$29.30	\$351.54
TOTAL AGENT ANNUAL INCOME				\$2,939.98

<sup>\*</sup>premium based on female age 59 non smoker TX



<sup>\*\* 3</sup> of these packages at 50 weeks would create a \$421,884 annual income in first year commissions

### WHAT'S IN IT FOR ME?

- Average Cancer, Heart Attack or Stroke annual premium is \$350
- 80% 1<sup>st</sup> 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%

### Don't be afraid to show your clients what this plan does and doesn't do!

## Claim Example #1: Hospital Stay

**Hospital Stay** 

**Description of Transaction** 

Total Charges - 7 days

Total Adjustments/Network Discounts

**Current Balance** 

Amount:\*

\$41,660.41

-\$18,747.18

\$22,913.23

**Affordable Choice Pays** 

**Description of Transaction** 

Admission Benefit

Hospital Days at \$4,000

**Total Paid** 

Amount:\*

\$2,000.00

+\$28,000.00

\$30,000.00

Have your calculator ready to do the math for your client!

SHOW THEM THE FINANCIAL DIFFERENCE!

<sup>\*</sup>Amounts based on Affordable Choice claims data. Results may vary.

## Package of Protection Price Comparison



#### Claim Example #1 **Hospital Stay**

**Description of Transaction** 

Total Charges - 7 days Total Adjustments/Network Discounts

**Current Balance** 

**Affordable Choice Pays Description of Transaction** 

Hospital Days at \$4,000

**Total Paid** 

Amount:\* \$2,000.00 Admission Benefit

#### Female Age 59 \$180K HH Income Non Smoker

		ACA with No Subsidy	Affordable Choice Package of Protection 1
•	Bronze HSA/ ACA Plan Premium at 12 Mo	\$1,207.90 X 12= \$14,494.80	
	Affordable Choice Premium at 12 Mo		\$278.76 x 12= \$3,345.00^
	P.O.P Add Ons at 12 Mo		\$279.38 x 12= \$3,353.00~
	ACA OOP* Self Insured Risk**	\$9,100.00	Cash Negotiated Discounts
	In Network/ Out of Network	*Network Plan Only	Any Doctor Any Hospital Any Provider

#### Amount:\*

\$41,660.41 -\$18,747.18

\$22,913.23

+\$28,000.00 \$30,000.00

#### Money paid to client from Manhattan Life:

**ACA Insurance company would pay Hospital:** 

\$22,913.23 - (\$9,100 Client responsibility)= \$13,813.23

AFC= \$30,000.00 OOP= \$6350 + 700= \$7.050.00 Total Received MLAC= \$37,050.00

With this **Package of Protection** this client is fully diversified.

#### **Package of Protection Plan** Design

^Affordable Choice (AFC)- Elite \$278.76

~MLAC Out of Pocket Protection-\$100/day + Host. Adm. \$6,350= \$42.10

Aetna Cancer Only/\$30K= \$62.50

Aetna Heart Attack/ Stroke \$10K= \$19.17

MLAC 24 Hour Accident 2 Unit= \$35.31

MLAC HHC Deluxe= \$32.80

MLAC DVH Traditional \$3K= \$59.58

MLAC Final Expense \$10K= **\$27.90** 

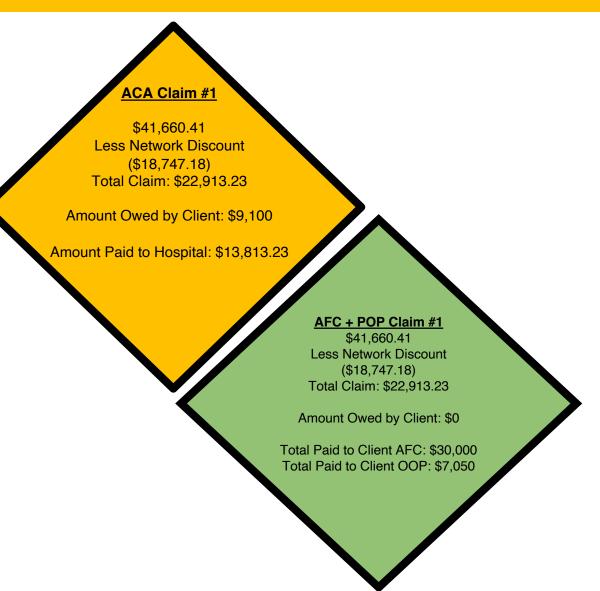
\*Amounts based on Affordable Choice claims data. Results may vary.

## **ACA Marketplace Price Comparison**

No Subsidy- High Net worth Client

#### **ACA "MARKETPLACE" PRICE**

Premium 12 Mo	\$14,494.80
Deductible (HSA) Co Pays Total OOP In/Out Network	\$9100.00
Total Paid by Client If Claims Accrue	\$23,594.80
Total Paid to Client	\$0.00
Total Paid by Client	\$23,594.80



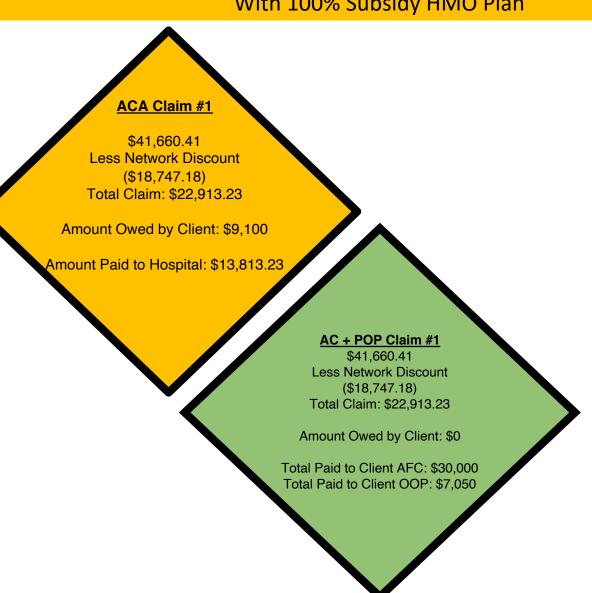
Premium 12 Mo Guaranteed Renewable	\$3,345.00
POP Add ons at 12 Mo Guaranteed Renewable	\$3353.00
Deductible Co Pays Total OOP In/Out Network	\$0
Total Paid by Client AFC + POP	\$6,698.00
Total Paid by Client ACA	23,594.80
Total Paid Out of Pocket by Client	\$30,292.80
Total Paid to Client	+\$37,050
Total "Net Gains" By Client	\$6,757.20

## **ACA Marketplace Price Comparison**

With 100% Subsidy HMO Plan

**ACA "MARKETPLACE" PRICE** 

Premium 12 Mo	\$0
Deductible (HSA) Co Pays Total OOP In/Out Network	\$9,100.00
Total Paid by Client If Claims Accrue	\$9,100.00
Total Paid to Client	\$0.00
Total Paid by Client	\$9,100.00



Premium 12 Mo Guaranteed Renewable	\$3,345.00
POP Add ons at 12 Mo Guaranteed Renewable	\$3353.00
Deductible Co Pays Total OOP In/Out Network	\$0
Total Paid by Client AFC + POP	\$6,698.00
Total Paid by Client ACA	\$9,100.00
Total Paid Out of Pocket by Client	\$15,798.00
Total Paid to Client	+\$37,050.00
Total "Net Gains" By Client	\$21,252.00

## "Spouse in the House"

ACA PLAN Common Packages of Protection

With or Without Subsidy

**MED ADVANTAGE PLAN** 

**MEDICARE SUPPLEMENT PLAN** 

AFFORDABLE CHOICE

OUT OF POCKET PROTECTION/ LIMITED HI

**CANCER** 

DVH

HEART ATTACK & STROKE

**24 HOUR ACCIDENT** 

SHORT TERM RECOVERY CARE PLAN/HHC

LIFE INSURANCE

**CANCER ONLY PLAN** 

DVH

SHORT TERM RECOVERY CARE PLAN/HHC

HIP

LIFE INSURANCE

DVH

**CANCER PLAN** 

SHORT TERM RECOVERY CARE PLAN/HHC

LIFE INSURANCE



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## Q&A







## Thank You!