

# Part 3: Which MA Carriers Should You Have?

 **aetna™**  
medicare solutions

**Humana**

 **UnitedHealthcare®**

Steve Spinner,  
John Hockaday, and  
Jeff Sams

New Horizons Insurance Marketing



# What's being sold?

- Who is dominating the marketplace in your county?
- If they sell the majority of the products in the county, you have to assume they have solved the network problem.
- We can quickly access what plans are sold in your county – give me a call!
- Let's look at an example: Tazewell County in Illinois



# Look at networks

# National carriers = National networks

- National players like Aetna, Humana, and UnitedHealthcare have national footprints – networks aren't much of a concern
- Consider PPOs instead of HMOs
- According to a Milliman whitepaper, \$0 PPO plan growth is outpacing nationwide MAPD growth each year

**FIGURE 1: GROWTH IN NUMBER OF PLANS, 2016 THROUGH 2020**

YEAR	NUMBER OF \$0 PPO PLANS	\$0 PPO PLAN COUNT % OF TOTAL PLANS	\$0 PPO PLAN GROWTH %	OVERALL TOTAL PLAN GROWTH %
2016	56	3.0%		
2017	78	4.0%	39.3%	4.3%
2018	119	5.3%	52.6%	16.3%
2019	243	9.0%	104.2%	20.4%
2020	364	11.6%	49.8%	15.7%

**People sometimes buy  
for the extras**

- It's important to understand what motivates senior consumers
- Seniors often buy a plan based on its extra benefits
- Regional plans often have more benefits, including things like pest control, carpet cleanings, and even meat allowances

# Narrow it down

# Select 3-4 at most

- Our recommendation: choose 3-4 carriers to certify with each year
- Reference the CMS enrollment data often
- Connect with us if you ever want to confirm which carriers to focus on

# Next Up: Marketing & Compliance

Steve Spinner  
888-780-7676  
sspinner@nhmteam.net

