H5216-280-001 (LIS) PPO FAQ

Q: The plan shows a $32.40 premium on my enrollment tool. I thought the plan was $0 premium?

A. The plan does have a $32.40 premium. The premium is reduced to $0 premium if the client has 100% LIS

Here is a further breakdown on the LIS level and corresponding premium:

H5216-280-001

Subsidy Level	Premium
No Subsidy	$32.40
100% LIS Subsidy	$0.00
75% LIS Subsidy	$8.10
50% LIS Subsidy	$16.20
25% LIS Subsidy	$24.30

Q. Can this plan be sold to someone not on LIS?

A. Yes! If the consumer is not on LIS, but likes the benefit design of the plan and is ok with paying the premium and drug deductible – then they can enroll into this plan

Q. What is the drug deductible on this plan?

A. See table below

Subsidy Level	Drug Deductible
No Subsidy	$480.00
100% LIS Subsidy	$0.00
75% LIS Subsidy	$99.00
50% LIS Subsidy	$99.00
25% LIS Subsidy	$99.00

Q. How do I verify LIS level?

A. Currently – the only method we have for LIS verification is to call Agent Support at 1-800-309-3163

Q. I have a client that has Partial Medicaid (SLMB or QI). They prefer this plan over the partial D-SNP plan H5216-206. Can they enroll into this plan instead?

A. Yes! If they prefer the plan design of H5216-280-001 over the partial D-SNP plan H5216-206 – they can enroll into the H5216-280-001 plan instead! It is highly likely that based on their Medicaid eligibility, they will be 100% LIS and would qualify for $0 premium and $0 Rx deductible.

Q. Why would someone without LIS want to pay the $32.40 premium for this plan when there are other $0 premium PPO plans available in their county?

A. The H5216-280-001 plan offers some attractive benefits that are superior to those on the regular $0 PPO. Those benefits include

- Low copay of $15 for specialist office visits
- 100% coverage on ALL covered dental (including dentures) up to $2000 per year (in-network only)
- Same medical copays In or Out-of-Network (maximum provider flexibility)
- $300 allowance on Eyewear
- $125/Quarter OTC Allowance
- Significantly reduced copays on Hearing Aids
- 36 Transportation Trips

Q. I have a client that just recently qualified for LIS. Can I put them on this plan for November/December effective date?

A. Yes – however the 2021 version of this plan is H5216-241. If you enroll them into H5216-241, they will automatically migrate to plan H5216-280-001 as of 1/1/2022