

Commonly Asked Questions

Regarding 2025 Plans

Agent Job Aid -CPL-ISO-154



Purpose: Provide agents with suggested responses to commonly asked questions related to 2025 plans, benefit changes, and similar. Please note, prospect/member must have a valid election to enroll in a plan.

Questions:

1. Why isn't the Flex Allowance card offered on my plan in 2025?

Annually Humana evaluates its plans, and the specific benefits offered on each plan. All Humana plans offer the required CMS benefits and some offer additional benefits such as the Humana Spending account card, transportation, or the Silver Sneakers FLEX activities.

2. Why did the premium increase on my plan for 2025?

Humana reviews all plans offered annually. This allows us to continue to add value to our plans to ensure the wellbeing and health of our members. We also consider things like benefits, drug lists, and member copayments with the goal of providing a wholesome benefit package that meets your needs. If the increased premium is a concern, I am happy to look for a plan in your area that offers a lower premium.

3. What is M3P?

This is the Medicare Prescription Payment program. The program is an optional payment program that can help participating members manage covered Part D prescription drug costs. With this program:

- *Costs for the member's covered Part D prescriptions are spread out over the plan year.*
- *The program participant pays \$0 at the pharmacy when they fill a new or existing covered Part D prescription.*
- *Program participants receive a monthly bill from Humana with the amount they owe, their due date, and instructions on how to make a payment.*

Agent Note: Please refer members to Customer Service for specific details on M3P or to enroll. This is an optional program for members that carriers are required by CMS to offer. Members must join M3P annually; they are not auto enrolled in this program. M3P is separate and distinct from any payment arrangements that may be offered via CWP. This program is a good fit for members who have high out of pocket drug costs early in the year and are comfortable receiving a monthly bill from Humana



instead of paying at the pharmacy. This program isn't a good fit for members who have low out of pocket drug costs or spend the same amount each month.

4. Why did the Maximum Out of Pocket (MOOP) increase so much on my plan for 2025?

Humana reviews all plans offered annually. This allows us to continue to add value to our plans to ensure the wellbeing and health of our members. If the MOOP increase is a concern, I am happy to look for a plan in your area that offers a lower MOOP.

5. Why isn't my same plan available for 2025?

Plans are approved annually by CMS for one contract year. There are times when specific plans are discontinued. I am happy to look and see if [Humana/CarePlus] is offering a comparable plan for 2025 in your area.

6. Why isn't the Healthy Options card offered on my plan in 2025?

Annually Humana assesses its plan offerings to include application of Spending Cards as a benefit. For PY2025, spending cards have been limited to only certain plan types. If the Spending Card is important to you, I am happy to look for plans in your area that offer this benefit.

Agent Note: Check the EOC/SOB to determine if the Spending Card is offered on the plan of interest. All DSNP plans will have Healthy Options (HO) as well as certain CSNP plans. If the plan the individual is electing does not automatically offer HO, with certain diagnosis codes from claims data, HO eligibility can be established. If the diagnosis code equates to one of the approved chronic conditions that make the member eligible for the Spending Card, the member will be sent the card.

7. How much will the Medicare Part B premium be in 2025?

The standard monthly Part B premium rate for all enrollees in 2025 is **\$185.00**. Some beneficiaries with higher incomes are subject to the Income-Related Monthly Adjustment Amount (IRMAA).

Agent Note: The 2025 IRMAA Part B premiums are shown below:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Income-related monthly adjustment amount	Total monthly premium amount
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00



Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.50	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90