



On Hand:

Sales positioning & handling objections

OBJECTION	RESPONSE
How is On Hand's \$0 virtual care any different than the \$0 telehealth benefit included with traditional health plans?	<p>On Hand provides a <u>virtual medical home experience</u> versus traditional telehealth that primarily treats single, episodic diagnosis. On Hand members get:</p> <ul style="list-style-type: none">• Coordinated and continuous care through Doctor On Demand• A single primary, mental health, and urgent care touchpoint for all their care• A full-service care team to guide members to in-person care locations (when requested) based on cost and quality data – and will even schedule the appointment• Doctor On Demand receives any results from referred care so members have a full view of their care experience• Time savings:<ul style="list-style-type: none">○ Doctor On Demand averages 3-4 days for an initial visit, scheduling labs, getting the results, and a follow-up visit. It takes 20 days, on average, for a member to get an initial appointment with an in-person doctor. (Source: ¹ Henry J. Kaiser Family Foundation, "Key Facts about the Uninsured Population," December 7, 2018 e)○ Members can visit their Doctor On Demand doctor anytime and from anywhere in the U.S. – no waiting rooms and no need to leave or miss work.
Why should I consider On Hand over a traditional HDHP plan for the same high out-of-pocket exposure for higher cost?	<p>Members will get more value through On Hand versus a traditional HDHP plan:</p> <ul style="list-style-type: none">• Unlimited access to primary and urgent care for \$0 through Doctor On Demand• Unlimited access to psychiatry & psychology visits for mental health support and care for \$0 through Doctor On Demand• Chat-based coaching with real-time support to help members reach their health goals, manage life stressors, improve relationships, and more – for \$0 with Doctor On Demand• Primary Care Kit at no additional cost• \$5 for most common prescriptions (tiers 1 and 2)• \$5 for common labs & screenings• Full healthcare coordination and care team support <p><i>See "Plan comparison" on page four for more detail</i></p>
On Hand feels like insurance "light" and doesn't provide complete coverage like other plans	<p>On Hands covers the same services as traditional health plans, including:</p> <ul style="list-style-type: none">• All preventive services covered at no additional cost• Prescription and pharmacy• Behavioral health services• Outpatient and inpatient care• No waiting periods• Labs and imaging (MRI, CT)• Emergency care

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The virtual primary care through On Hand doesn't provide all the primary care services that an in-person doctor provides	<ul style="list-style-type: none"> On Hand covers ALL preventive care services as guided by the Affordable Care Act – at no additional cost to members. Members can get in-person care for preventive services, when needed, like: <ul style="list-style-type: none"> Well-baby and well-child care Immunizations Mammograms Gynecology Prostate exams <p>> Preventive Services Guide</p>
How does the On Hand plan accommodate pediatric care needs for members with children?	<ul style="list-style-type: none"> All well-baby and well child preventive visits are covered at no cost to members with this plan – that includes in-person well-baby and well-child visits when needed for preventive care While Doctor On Demand does have pediatricians on staff and available for members to connect with, virtual visits are not recommended for children under 2 years old Members with children under 2 years old, and covered by the On Hand plan, should find an in-network pediatrician for in-office well-baby and well-child visits When an in-office visit with an in-network pediatrician is not for preventive care, the plan functions much like an HDHP where deductibles and coinsurance apply
I don't want my employees to have to only get their care through Doctor On Demand	<ul style="list-style-type: none"> Members can see any local, in-network doctor – covered at the in-network coinsurance and/or copay as with traditional plans Doctor On Demand care team will coordinate in-person care for things like labs, MRIs, mammograms, immunizations, outpatient surgery, etc. Doctor On Demand expands the local, in-person network because members can see any Doctor On Demand member at anytime, anywhere in the U.S.
I don't understand how adding spending accounts to On Hand will help my employees with their healthcare costs	<p>Adding an HRA and FSA can help employees pay for out-of-pocket healthcare expenses, including deductibles</p> <ul style="list-style-type: none"> Employers can fund an HRA to offset the out-of-pocket deductible for members who need it and realize a tax savings when they do Employees can fund their FSA to help pay for qualified out-of-pocket medical expenses and increase their annual take home pay through the tax savings of funding an FSA

Member story examples

The following examples help demonstrate the cost and time-savings benefits of On Hand

MEMBER SCENARIO	HOW IT WORKS														
Jennifer, 41, works for a cleaning and restoration company. She registered with On Hand and received her care kit in the mail so she'd be prepared when she needs to see her Doctor On Demand doctor.	<p>On Hand provided Jennifer coordinated and continuous care through her Doctor On Demand primary care doctor visits for \$0 each visit. She had her first primary care appointment, lab results, a prescription, and a follow-up appointment within <u>three days</u>.</p> <table><tr><td>Jennifer's cost:</td><td>Doctor On Demand interaction:</td></tr><tr><td>\$0</td><td>Scheduled an annual check-up with her Doctor On Demand (DOD) doctor.</td></tr><tr><td>\$0</td><td>The DOD care team helped her schedule her routine labs and in-person mammogram.</td></tr><tr><td>\$0</td><td>A few months later, she had a UTI and used her On Hand app to initiate an urgent care visit with DOD.</td></tr><tr><td>\$5 prescription</td><td>DOD prescribed an antibiotic for her UTI and sent it to her pharmacy for same-day pick up.</td></tr><tr><td>\$0</td><td>The On Hand care team checked in with Jennifer three days after her urgent care visit to see if she had any questions or concerns.</td></tr><tr><td>\$0</td><td>Jennifer was feeling overwhelmed with work and her personal life and needed to talk to someone. She scheduled and had a DOD appointment with a psychologist within three days.</td></tr></table>	Jennifer's cost:	Doctor On Demand interaction:	\$0	Scheduled an annual check-up with her Doctor On Demand (DOD) doctor.	\$0	The DOD care team helped her schedule her routine labs and in-person mammogram.	\$0	A few months later, she had a UTI and used her On Hand app to initiate an urgent care visit with DOD.	\$5 prescription	DOD prescribed an antibiotic for her UTI and sent it to her pharmacy for same-day pick up.	\$0	The On Hand care team checked in with Jennifer three days after her urgent care visit to see if she had any questions or concerns.	\$0	Jennifer was feeling overwhelmed with work and her personal life and needed to talk to someone. She scheduled and had a DOD appointment with a psychologist within three days.
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Dan, 41, is a business owner of a small auto mechanic and welding shop. He registered for DOD and scheduled an appointment when he needed care for his chronic condition.	<p>Dan had his first appointment, lab results, a prescription, and a follow-up appointment within <u>four days and a total cost of \$10</u>.</p> <table><tr><td>Dan's cost:</td><td>Doctor On Demand interaction:</td></tr><tr><td>\$0</td><td>Dan registered on the On Hand app and received his care kit</td></tr><tr><td>\$0</td><td>Dan had his first appointment. He has a history of high cholesterol and blood pressure. His DOD doctor ordered a lipid panel.</td></tr><tr><td>\$5 lab</td><td>Dan went to a lab less than four miles from his home and was able to review the results through the DOD app the same day. This triggered Dan to have a follow-up appointment.</td></tr><tr><td>\$0</td><td>Dan had a visit with his DOD primary care doctor to discuss lab results and make a treatment plan. His doctor prescribed a statin for high cholesterol and educated him on diet and nutrition</td></tr><tr><td>\$5 prescription</td><td>Dan picked up his prescription at his local pharmacy</td></tr></table>	Dan's cost:	Doctor On Demand interaction:	\$0	Dan registered on the On Hand app and received his care kit	\$0	Dan had his first appointment. He has a history of high cholesterol and blood pressure. His DOD doctor ordered a lipid panel.	\$5 lab	Dan went to a lab less than four miles from his home and was able to review the results through the DOD app the same day. This triggered Dan to have a follow-up appointment.	\$0	Dan had a visit with his DOD primary care doctor to discuss lab results and make a treatment plan. His doctor prescribed a statin for high cholesterol and educated him on diet and nutrition	\$5 prescription	Dan picked up his prescription at his local pharmacy		
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MEMBER EXAMPLES FOR ILLUSTRATIVE PURPOSES ONLY. INDIVIDUAL COSTS MAY VARY.

Plan comparison

Members will get more value through On Hand versus a traditional HDHP plan

BENEFIT TYPE	DESCRIPTION	ON HAND	TRADITIONAL HDHP w/included virtual visits
Virtual preventive & routine care visits	Virtual visits with Doctor On Demand	\$0 per visit (unlimited)	Not available
Virtual urgent care visits	Urgent care visits through Doctor On Demand	\$0 per visit (unlimited)	\$56 per visit on average
Virtual psychiatry & psychology visits	Mental health visits & chat-based coaching with Doctor On Demand	\$0	Not available
Preventive care	Care kit	\$0	Not available
	Vaccines, routine mammograms & prostate exams, well-child visits, chronic condition management, and more	\$0	\$0
	Care team through Doctor On Demand	\$0	Not available
Diagnostic lab & imaging	Common labs like Vitamin D, urinalysis, and glucose testing	\$5	Coinsurance after deductible
	MRI, CT scan, PET scan and more	Coinsurance after deductible	Coinsurance after deductible
Prescription drugs	Tier 1 and 2	\$5 copay	Coinsurance after deductible
	Tier 3-5	Coinsurance after deductible	Coinsurance after deductible
In-person services	Office visits	Copay or coinsurance after deductible	Coinsurance after deductible
	Urgent care clinic and emergency room visits	Coinsurance after deductible	Coinsurance after deductible
	In-patient hospital and out-patient surgery	Coinsurance after deductible	Coinsurance after deductible

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Level Funded Premium (LFP) plans are administered by Humana Insurance Company or Humana Health Plan, Inc. Stop Loss coverage is insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Insurance Company of Kentucky, or Humana Wisconsin Health Organization Insurance Corporation.

Doctor On Demand services are not available for Humana members in Puerto Rico and outside the U.S.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

This material is provided for informational use only and should not be construed as medical, legal, financial, or other professional advice or used in place of consulting a licensed professional. You should consult with an applicable licensed professional to determine what is right for you.

LFP benefit plans have limitations and exclusions and may have waiting periods and terms under which the coverage may be continued in force or discontinued. For costs and complete details of coverage, call or write your Humana insurance agent or broker.

