

# THE ONLY MEDICARE ADVANTAGE PLAN THAT GIVES MEMBERS MONEY

Lasso Healthcare is the nation's MSA leader, offering MSAs in more locations and to more members

## MSA = FLEXIBILITY + FREEDOM

MSAs, or Medical Savings Accounts, are the most innovative Medicare Advantage plan choice. With a unique set of features, MSAs give your clients the flexibility and freedom to drive their own health coverage experience, and the chance to make money along the way. Many different types of clients can find value in an MSA. Be sure to add this crowd-pleasing plan to your portfolio.



We deposit money from Medicare into the member's MSA savings account.



They decide how to spend, save and/or invest the funds.



We pay 100% of Medicare A/B expenses once they reach the deductible.



Funds remaining at year-end belong to the member and roll over to next year.

## KEY FEATURES OF THE MSA INCLUDE:

- \$0 monthly premium
- No network – access to any Medicare-participating provider
- Freedom to choose the best Part D plan
- Potential to grow account balance over time
- Investment opportunities for balances over \$2,000
- Special tax advantages – balance and qualified expenditures not taxed
- Earn up to \$250 in gift card rewards to major retailers via our health incentives



# COMPETITIVE 2020 PLAN DESIGNS

INDIVIDUAL REGION 1	
Deposit	\$3,240
Deductible	\$7,400
Member Responsibility	\$4,160

INDIVIDUAL REGION 2	
Deposit	\$3,240
Deductible	\$8,400
Member Responsibility	\$5,160

INDIVIDUAL REGION 3	
Deposit	\$3,240
Deductible	\$9,400
Member Responsibility	\$6,160

2020: AR, AZ, DC, DE, GA, HI, IL, IN, KS, KY, LA, MD, MN, MS, MT, NC, ND, NM, NV, OH, PA, RI, SC, SD, TX, UT and WY. 2021: 2020 locations *plus* AL, FL, MA, MO, HN, OK, OR and WV.

GROUP MSA 1	
Deposit	\$2,400
Deductible	\$7,400
Member Responsibility	\$5,000
Group Fee PMPM	\$50

GROUP MSA 2	
Deposit	\$3,000
Deductible	\$5,000
Member Responsibility	\$2,000
Group Fee PMPM	\$250

GROUP MSA 3	
Deposit	\$3,600
Deductible	\$3,600
Member Responsibility	\$0
Group Fee PMPM	\$500

GROUP MSA CUSTOM	
Deposit	Varies
Deductible	Varies
Member Responsibility	Varies
Group Fee PMPM	Varies

Our group MSA plans are available in all 50 states plus Washington D.C. for employer groups, associations, unions, trade groups and PEOs of all sizes.



**84% of our 2019 members had deposit funds remaining in their account at the end of the year!**



## ENHANCED AGENT COMPENSATION

Maximum MA first year and renewal commissions + standalone Part D + any supplemental policies



## EASY APPOINTMENT PROCESS

Complete a contract, take the AHIP training, review our training and pass our short exam...and you're on your way!



## BROAD CLIENT APPEAL

It's not just for the healthy. Clients with managed chronic conditions, HSA balances or expensive Med Supp plans can find value in the MSA. And, travelers love the broad access!



## ACCESS TO SUPPORT

We're here to help. Training materials to get you started, easy access to a variety of MSA experts and a wide range of marketing collateral available for your use.

## WANT TO LEARN MORE?

✉ [info@lassohealthcare.com](mailto:info@lassohealthcare.com)

☎ 800-918-4024 x224

# EXAMPLE MSA BANK ACCOUNT MEMBER SCENARIOS

Scenarios are for illustrative purposes. Assumptions include: average annual deposit of \$3k; 5% cost increase on healthcare spend in years 2-5; interest on MSA balance not included; investment earnings assumed as 10% on invested amount; Part B and Part D premiums and Part D costs not included.

## SARAH



Sarah was diagnosed with Type 2 diabetes six years ago. She is in control of her diabetes and sees her provider team regularly.

*Year 1 healthcare spend of \$1,850.*

	Year 1	Year 2	Year 3	Year 4	Year 5
Starting Balance	\$0	\$1,150	\$2,207	\$3,167	\$4,025
+ Deposit	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
- Expenses	\$1,850	\$1,943	\$2,040	\$2,142	\$2,249
Ending Balance	\$1,150	\$2,207	\$3,167	\$4,025	\$4,776

## DANIEL



Daniel enjoys investing. He is generally healthy, with no current health issues. He wants to grow a set of funds for future health care needs, and invests balances over \$2k.

*Year 1 healthcare spend of \$200.*

	Year 1	Year 2	Year 3	Year 4	Year 5
Starting Balance	\$0	\$2,880	\$6,037	\$9,498	\$13,293
+ Deposit	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
- Expenses	\$200	\$210	\$221	\$232	\$243
+ Earnings	\$80	\$367	\$682	\$1,027	\$1,405
Ending Balance	\$2,880	\$6,037	\$9,498	\$13,293	\$17,455

## EVA



Eva is active and healthy, with minimal current health issues. However, in year 3, she suffers a major fall requiring emergent, surgical and inpatient care; the cost of care is over \$20k. Her plan deductible is \$8,400.

*Year 1 healthcare spend of \$500.*

	Year 1	Year 2	Year 3	Year 4	Year 5
Starting Balance	\$0	\$2,500	\$4,975	\$0	\$2,423
+ Deposit	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
- Expenses	\$500	\$525	\$8,400	\$578	\$606
Ending Balance	\$2,500	\$4,975	\$0*	\$2,423	\$4,816

\*Eva used the \$7,975 in her MSA account plus \$425 out-of-pocket to reach her \$8,400 deductible.

# MSA COMPENSATION

	Notes
National MA	Please work with your uplines to determine your compensation amounts for new and renewal business.
PA/DC/CT MA	
Part D	
Lasso Healthcare AEP Education Bonus	In AEP 2020, write 3 or more applications for 1/1/20, earn \$150. We are considering repeating this for AEP 2021.
Lasso Healthcare MSA/HIP Cross Sell Bonus	For every member enrolling in both the MSA and a HIP, earn \$200. Paid upon approval of both applications.
Lasso Plus HIP Commission	Percent of premium commission amount depends on level; please work with your uplines. Paid as earned.

Lasso Healthcare Insurance Company is a new and growing Medicare-market health insurer based in Dallas, Texas. Established in 2018, Lasso Healthcare launched its flagship Lasso Healthcare MSA plan to 17 states for Medicare Advantage coverage starting January 1, 2019. For coverage year 2020, Lasso Healthcare expanded its individual MSA plan to 26 states and Washington, D.C., with 8 additional states added for 2021.

Also in 2020, Lasso Healthcare launched a series of hospital indemnity plans (HIP) to reduce financial risk of the MSA's member responsibility amount, and a group version of the MSA, targeted at employer groups, associations, unions and PEOs with active Medicare-eligible employee and/or retiree populations.



Lasso Healthcare Insurance Company  
lassohealthcare.com

