



# Producer Roadshow

Choose a better experience  
with your *health insurance*





# Better together

Thank you for your partnership

We value your trust and partnership and  
appreciate all your support. We're here  
for you and your clients year-round.  
We couldn't do this without you.



# Introductions

**Jim Light** - *Sr. Manager, Sales & Expansion*

**Jennica Hayes** - *Sales Executive, Individual, STM and  
Medicare Supplement*

**Sandy Duncan** - *Sr Account Executive, BHS Sales & Services*



# Agenda

- Why Moda Health
- 2026 Producer Commissions
- Resources
- Key 2026 benefits and YOY changes
- Partnership

# Why

## Moda Health

- Coverage your clients need with the flexibility they want
- Local Medical plans and local health system partnership
- Local customer service representatives, *better experience*







# Growing Presence

*We're active in your community.*

- National Association of Benefits and Insurance Professionals NABIP-TX member
- Austin Chamber Newsletter Sponsor

# COMMISSIONS

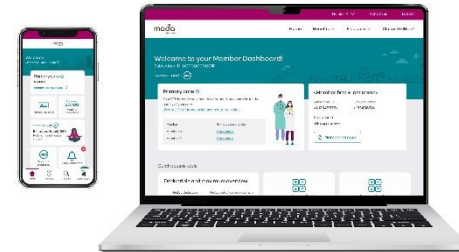
	2025	2026
<b>Medical</b>		
<b>Individual</b>	\$25.00 PMPM	\$25.00 PMPM
<b>Short Term Medical</b>	20% straight	20% straight
<b>Medicare</b>		
<b>Medicare Supplement</b>	15% years 1-6 for new enrollments  5% starting in year 7 of continuous enrollment until the policy terms	15% years 1-6 for new enrollments  5% starting in year 7 of continuous enrollment until the policy terms



# Resources for all LOBs



# Better experience



## Member Dashboard

- Find providers
- Get cost estimates for care and prescriptions
- View ID card
- View electronic bill and schedule payment
- View Member Handbooks
- View Explanation of Benefits
- Explore and access Member Perks, including:
  - Discounts
  - Value added programs
  - Tools
  - Coaching and care
  - Mental health support



## Producer Dashboard

### One login:

- Access Rate Finder
- View eCommissions and change preference settings
- View/Print Book of Business Reports (only 1 admin at agency)
- Link to Corporate Reports
- Download a current enrollment census
- <https://www.modahealth.com/producerdashboard/login>

# VALUE ADD SERVICES

Value added services   Texas	Individual	Medicare Supplement
<b>Tools</b>		
Health Assessments	+	
Prescription Price Check	+	
Text a doctor 24/7	+	
Individual Assistance Program	+	
Employee Assistance Program		
Identity Protection Services	+	
Nurse Line	+	+
<b>Discounts</b>		
Gym Memberships	+	+
Alternative Care	+	+
Popular Health & Fitness Brands	+	+
Hearing Aids & Exams	+	+
Dental, Vision and Hearing Discounts plus Rewards		+
Prescriptions Savings*	+	
<b>Coaching &amp; Care</b>		
Health Coaching	+	+
Care Coordination	+	+
Tobacco Cessation		
Diabetes Management	+	
Emergency Medical Assistance When Traveling	+	+
<b>Mental Health Support</b>		
12 weeks of mobile therapy from a private therapist through your smartphone	+	





# Medical Networks

# Moda Select Network

## Key Health Systems



**Your clients will be able to access the same great in-network benefits they enjoy in Texas when they travel to Moda Select service areas *in Alaska and Idaho!***

**If your clients have *dependents* that live outside of the Moda Select Network service area, they'll have First Health as their primary network. They'll also have access to the Moda Select Network.**





# Texas Travel Network



- While traveling outside of the Moda Select Network service area, members can receive emergency or urgent care through the **First Health Network**
- Traveling for the purpose of seeking care does not qualify for the Travel Network benefit
- Outside the United States, members may access any provider for emergency care. This is subject to balance billing. Other care received outside the U.S. is not covered.

# Individual medical plan offerings



## Spotlight

# *Individual Medical*

- **Network:** Moda Select
- **YOY changes for TX Individual:**
  - Adding 10 plans that will be direct on Modahealth.com
  - Currently in discussions to add Ascension Seton at some time in 2026
  - Changing grace period for members who are not receiving APTC to 30 days for initial payments instead of 10 days
  - Adding "Pay now" feature for our Texas FFM membership
- **Local Differentiators:**
  - Local customer service
  - Competitive rates on Bronze plans
  - Strong value adds: Meru and IAP
- **Where to enroll:**
  - Purchase plans at: [modahealth.com/shop](https://modahealth.com/shop) or Access via your broker link. Some plans are still available on [healthcare.gov](https://healthcare.gov)

## 2026 *Medical plan* benefit table

Direct plans			Direct plans				Bronze plans		
Gold plans			Silver plans				Bronze plans		
Moda Select Texas Standard Gold	Moda Select Texas Gold 1000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Gold 2000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Silver	Moda Select Texas Silver 3000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 5000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 7000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Bronze	Moda Select Texas Bronze 8700 (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Bronze HDHP 7500

### What you pay for the *in-network* care you receive each year

Deductible per person	\$2,000	\$1,000	\$2,000	\$6,000	\$3,000	\$5,000	\$7,000	\$7,500	\$8,700	\$7,500
Deductible per family	\$4,000	\$2,000	\$4,000	\$12,000	\$6,000	\$10,000	\$14,000	\$15,000	\$17,400	\$15,000
Out-of-pocket max per person	\$8,200	\$8,000	\$7,900	\$8,900	\$8,500	\$7,750	\$8,000	\$10,000	\$8,700	\$7,500
Out-of-pocket max per family	\$16,400	\$16,000	\$15,800	\$17,800	\$17,000	\$15,500	\$16,000	\$20,000	\$17,400	\$15,000
Out-of-network benefits available	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕

### Benefits that make up your plan and what you pay

Primary Care Provider (PCP) office visit	\$30 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$25 per visit	\$40 per visit	\$40 per visit	\$50 per visit	\$85 per visit	0% after deductible
Specialist office visit <sup>1</sup>	\$60 per visit	\$30 per visit	\$30 per visit	\$80 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$100 per visit	\$120 per visit	0% after deductible
Urgent care visit	\$45 per visit	\$30 per visit	\$30 per visit	\$60 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$75 per visit	\$120 per visit	0% after deductible
Virtual care visit	\$30 per visit	\$5 per visit	\$5 per visit	\$40 per visit	\$15 per visit	\$30 per visit	\$30 per visit	\$50 per visit	\$75 per visit	0% after deductible
Outpatient diagnostic X-ray and lab	25% after deductible	15% after deductible	15% after deductible	40% after deductible	35% after deductible	35% after deductible	40% after deductible	50% after deductible	0% after deductible	0% after deductible
Emergency room visit	25% after deductible	40% after deductible	20% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	0% after deductible
Spinal manipulation services	\$30 per visit	\$30 per visit	\$30 per visit	\$40 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$50 per visit	\$120 per visit	0% after deductible
Mental health and substance use disorder office visit	\$30 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$25 per visit	\$40 per visit	\$40 per visit	\$50 per visit	\$85 per visit	0% after deductible
Outpatient rehabilitation	\$30 per visit	\$30 per visit	\$30 per visit	\$40 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$50 per visit	\$120 per visit	0% after deductible
Inpatient/outpatient care	25% after deductible	15% after deductible	15% after deductible	40% after deductible	35% after deductible	35% after deductible	40% after deductible	50% after deductible	0% after deductible	0% after deductible

### Prescription medication<sup>2</sup>

Value	\$15	\$2	\$2	\$20	\$2	\$2	\$2	\$25	\$2	0%
Select	\$15	\$10	\$10	\$20	\$20	\$20	\$20	\$25	\$25	0% after deductible
Preferred	\$30	40%	40%	\$40	40%	40%	40%	\$50 after deductible	40% after deductible	0% after deductible
Non-Preferred	\$60	50%	50%	\$80 after deductible	50% after deductible	50% after deductible	50% after deductible	\$100 after deductible	50% after deductible	0% after deductible
Preferred Specialty	\$250	40%	40%	\$350 after deductible	40%	40%	40%	\$500 after deductible	40% after deductible	0% after deductible
Non-Preferred Specialty	\$250	50%	50%	\$350 after deductible	50% after deductible	50% after deductible	50% after deductible	\$500 after deductible	50% after deductible	0% after deductible

### Things to consider when choosing your plan

Features and special benefits included in your plan	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! +	PCP ! HSA +
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### Plan highlights



#### Choose a PCP

To help you manage your health, we highly encourage selecting an in-network PCP.



#### EPO plans

Providers outside of the Moda Select Network are **not** covered, and you will be responsible for the full cost of out-of-network care, except for the following: medical emergency services, retail pharmacy services, and services at an in-network facility when you cannot choose an in-network provider. \* Some exceptions do apply.

Scan the QR code, then click on Texas to view Summaries of Benefits and Coverage (SBCs) with detailed information on each plan.



#### Direct plans

Direct plans are only available for purchase through Moda Health. They are not available at healthcare.gov. If you are not eligible for tax credits, you may save on premiums by purchasing these plans at [modahealth.com/shop](https://modahealth.com/shop).



#### Health savings account (HSA)

Our HSA-compatible, high-deductible health plan (Bronze HDHP 7500) gives you flexibility and choice. You have the freedom to choose any financial institution for your HSA. You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan.



#### Included with *all* plans:



Unlimited mental health and substance use disorder in-person office visits



Rehabilitation and habilitation benefits (physical, occupational, speech therapy and spinal manipulation) limited to separate 35 sessions per year



Pediatric vision under age 19, including vision exam, glasses, lenses or contacts once per calendar year

These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control. Moda Health has received network adequacy waivers for our plans. For more information on network adequacy waivers visit: [modahealth.com/texas/member/network-adequacy-waivers](https://modahealth.com/texas/member/network-adequacy-waivers).

<sup>1</sup> In-network hearing exam is subject to \$45/visit.

<sup>2</sup> One copay per 30-day supply. Insulin \$25 maximum cost share for a 30-day supply.



# 2026 plan offerings

2026 Plan Name	On Exchange	Off Exchange
Moda Select Texas Standard Gold	X	X
Moda Select Texas Gold 1000 Direct (\$0 Virtual Urgent Care through CirrusMD)		X
Moda Select Texas Gold 2000 Direct (\$0 Virtual Urgent Care through CirrusMD)		X
Moda Select Texas Standard Silver	X	X
Moda Select Texas Silver 3000 Direct (\$0 Virtual Urgent Care through CirrusMD)		X
Moda Select Texas Silver 5000 Direct (\$0 Virtual Urgent Care through CirrusMD)		X
Moda Select Texas Silver 7000 Direct (\$0 Virtual Urgent Care through CirrusMD)		X
Moda Select Texas Standard Bronze	X	X
Moda Select Texas Bronze HDHP 7500	X	X
Moda Select Texas Bronze 8700 (\$0 Virtual Urgent Care through CirrusMD)	X	X

# Individual Medical – Agent Resources

- Electronic Medical Placemats, brochures, applications can be found at: [Producer Roadshows \(modahealth.com/roadshow\)](https://modahealth.com/roadshow). Printed Materials are also available to order
- Search for In-Network Providers at [Moda Find Care | In-network doctors, dentists, and other providers](#)
- Medication formulary and info by plan [modahealth.com/pdl/](https://modahealth.com/pdl/)
- Application status, eligibility, and billing: Membership Accounting [Indunit@modahealth.com](mailto:Indunit@modahealth.com)
- Any member changes, eligibility updates, or plan changes for plans sold through the FFM must be changed from there, including AOR's.
- Commission questions, book of business requests, and agent links are handled by the [Agentdesk@modahealth.com](mailto:Agentdesk@modahealth.com)
- Support team for agents- Individual & Med Supp Sales: [Ind&MedSuppSales@modahealth.com](mailto:Ind&MedSuppSales@modahealth.com) (Escalations & general inquiries on plans and members)





# *Individual Medical – Application Best Practices*

- The Marketplace sends weekly files with enrollments and updates. It is not updated daily
- During OE, applications need to be submitted by the 15<sup>th</sup> of the month for an effective date of the first of following month
- Application processing time is 5-7 business days
  - Member is mailed a welcome packet, ID cards, benefit info, and how to access their Member Dashboard
  - If there is an issue with the application or information, a letter is mailed to the member only, requesting the information by a deadline. These notices are not sent to the AOR
  - Your agency is mailed a weekly report of all new enrollments to the address on file
- Members that don't make their initial binder payment will receive a paper invoice that is “due upon receipt” and will go into our standard billing process
  - Payments are due by the 1<sup>st</sup> of the month but there is a 30-day grace period to submit. They will be sent a reminder payment notice
  - Autopay can be set up by the members in their Member Dashboard account online. [Member Dashboard](#). They need their subscriber ID number
- EFT can also be set up over the phone by calling 844-827-6571 or by completing an EFT form and sending it to Moda Health Individual Unit Billing & Eligibility [indunit@modahealth.com](mailto:indunit@modahealth.com)

## *Short Term Medical*

- **Access:** No network. See any medical provider in U.S. for covered benefits.
- **YOY changes for Texas STM:**
  - No changes as of now
- **Local Differentiators:** All plans include
  - Accidental death: \$25,000 (covered adults) \$5,000 (covered children)
  - Emergency medical assistance while traveling outside state/country
- **Where to shop and enroll:**
  - [modahealth.com/short-term-medical](https://modahealth.com/short-term-medical)
  - Access via your broker link (in order to get credit, you MUST use your personal url)



## *Short Term Medical*

- Also known as limited-duration or gap insurance
- Temporary medical insurance
- Affordable solution to protect the insured
- Not considered adequate coverage through the Affordable Care Act (ACA)
- Pre-existing conditions are not covered and STM does not cover everything. However, it does cover:
  - Outpatient visits to the doctor
  - Emergency room visits
  - Hospital stays
  - Surgeries required for illness or injury
  - Related x-rays and laboratory services
  - Medical Transportation

# *Short Term Medical – Why enroll?*

Between jobs and doesn't want to pay high [COBRA](#) premiums

Waiting to become eligible for Medicare

In need of coverage until the Open Enrollment Period begins

Not yet eligible for a major medical plan through an employer

Dependents aging off from parent's plan



## Spotlight

# Short Term Medical



### Deductible:

Choose from \$500, \$1,000, \$2,500, \$5,000 or \$7,500



### Coinsurance:

Once you meet your deductible, choose how much you pay for covered expenses – 20%, 30% or 50%.



### Pharmacy:

Choose whether you'd like to include outpatient prescription reimbursement with your plan.



\*up to \$1 million per person/per policy for covered expenses

# Medicare Supplement Plans





# Medicare Supplement

- **Network Access:**
  - No network. See any provider, nationwide in the U.S. who accepts Medicare.
- **YOY changes:**
  - New EarnWell Rewards value add benefit filed for 2026 (access to dental, hearing, and vision discount plan)
  - Current rates are good through 1/31/2026
  - Rates for 2026 will be effective as of 2/1/26 and are tbd
- **The Moda Difference:**
  - Value-added benefits (slide 10)
  - 5% Household discount
  - Local customer service
- **Where to enroll:** Online at [ModaMedicare.com](https://ModaMedicare.com) or by using your personal url link. Paper applications also accepted

## Spotlight

# Medicare Supplement

If you were eligible for Medicare  
*before Jan 1, 2020*

We offer standardized Medicare  
Supplement Plans, A, F, and G.  
We also offer Plan G with a  
deductible option.

If you were eligible for Medicare  
*on or after Jan 1, 2020*

We offer standardized Medicare  
Supplement Plans, A and G.  
We also offer Plan G with a  
deductible option.

Plan options	A	F	F <sup>1</sup>	G	G <sup>1</sup>
Basic benefits	✓	✓	✓	✓	
Skilled nursing coinsurance		✓	✓	✓	
Part A deductible		✓	✓	✓	
Part B deductible		✓	✓		
Part B excess (100%)		✓	✓	✓	
Foreign travel emergency		✓	✓	✓	





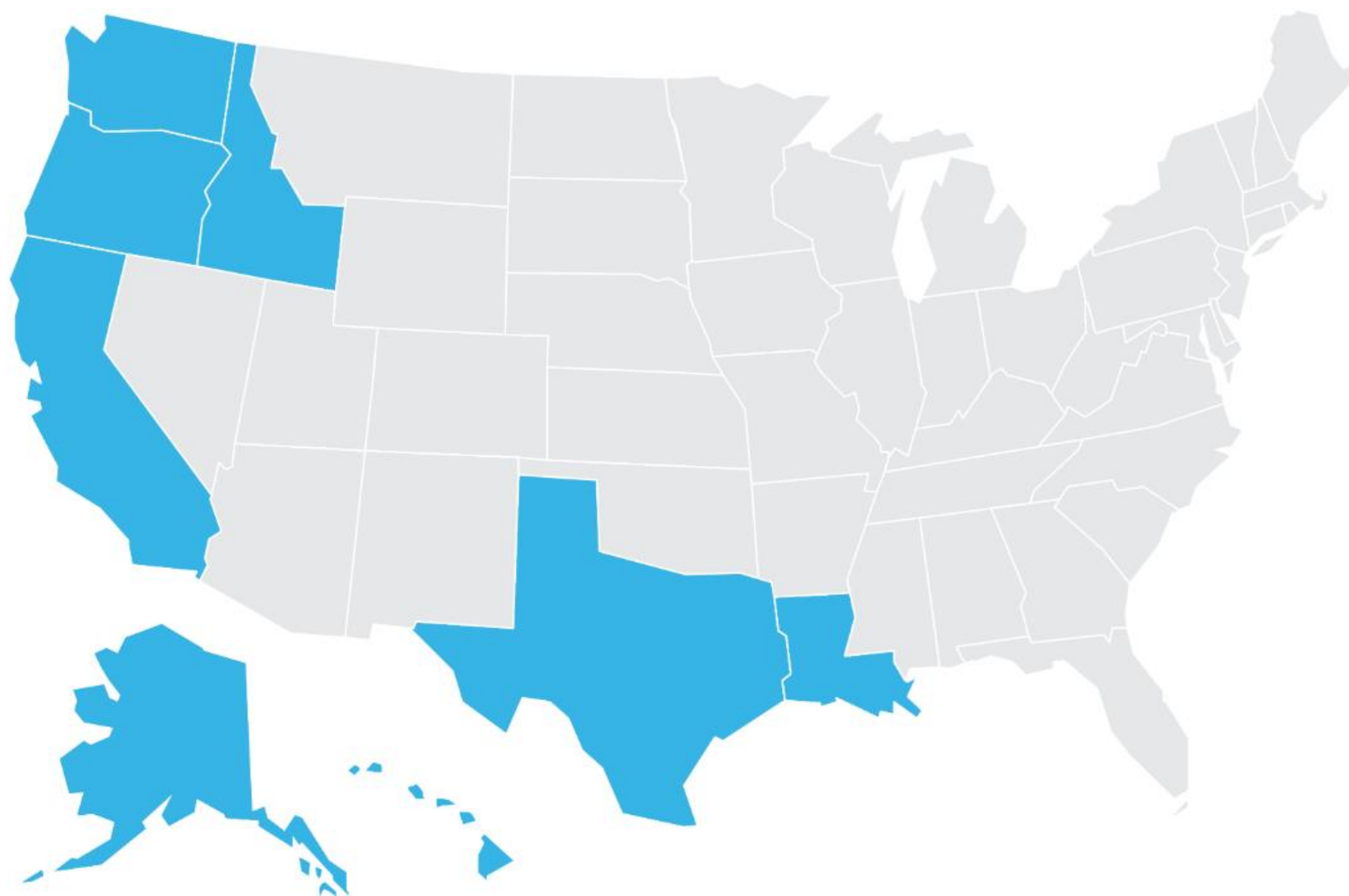
# *Managing benefits made easy*

Providing Third-Party Administrative  
Services **since 1994**














- Full Service and self-service TPA administration services
- Dedicated Account Manager
- In-House Compliance
- Mobile First Solution
- One Experience for every plan
- Advanced Reporting
- Customized Plan Options
- Expanded service area



# Products and Services

 <p>Flexible Spending Account</p>	 <p>Dependent Care Account Included with FSA Plans</p>	 <p>Commuter Expense Reimbursement Account Included with FSA Plans</p>
 <p>Health Reimbursement Arrangement</p>	 <p>Health Savings Account -Packaged w/Moda 51+</p>	 <p>Lifestyle Spending Account</p>
 <p>COBRA* -Packaged w/Moda 51+</p>	 <p>Direct Bill and Retiree Administration</p>	 <p>Premium Only Plans (POP) \$150 Initial and \$75 renewal</p>

\*Administration fees are on a sliding scale based on employer size.  
Reduced fees available for clients with multiple BHS services.



## Moda HDHP Plan with Integrated HSA

Effective 1/1/2026, Large Group (51+)

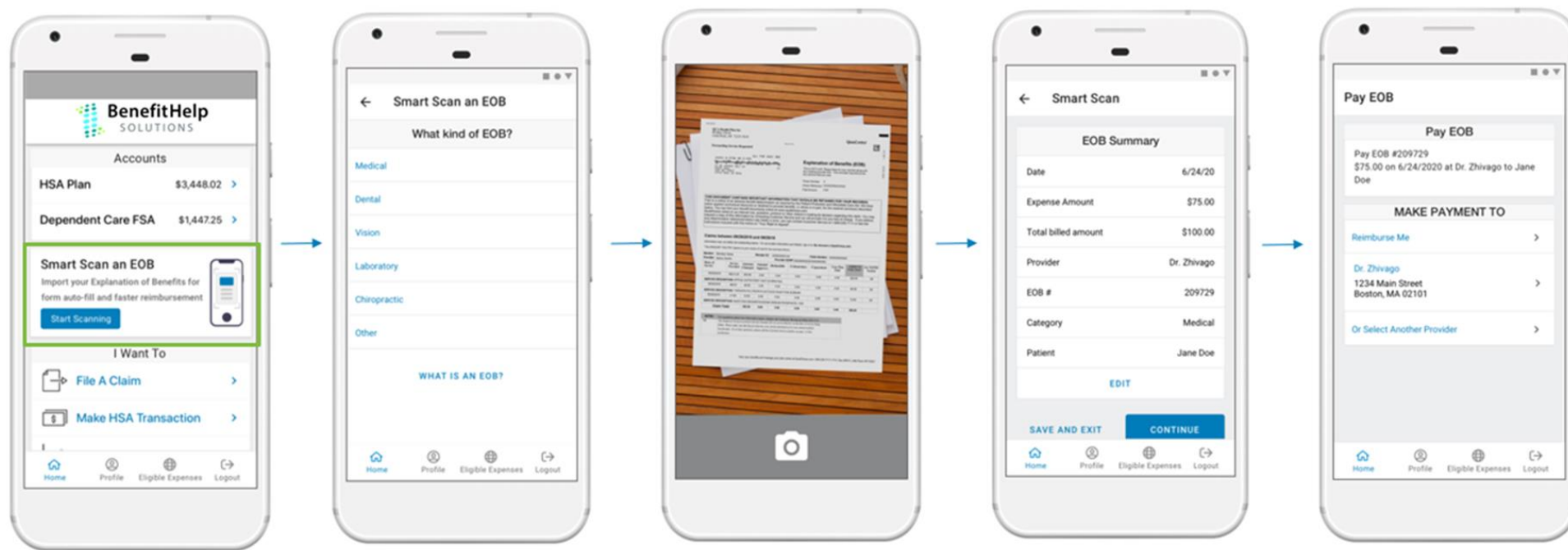
- Small Groups (TBD)

Integrated product features

- Included in Moda HDHP
- Automated account setup
- Integrated enrollment and ongoing eligibility
- Claims integration
- Balance and account information on Moda member portal

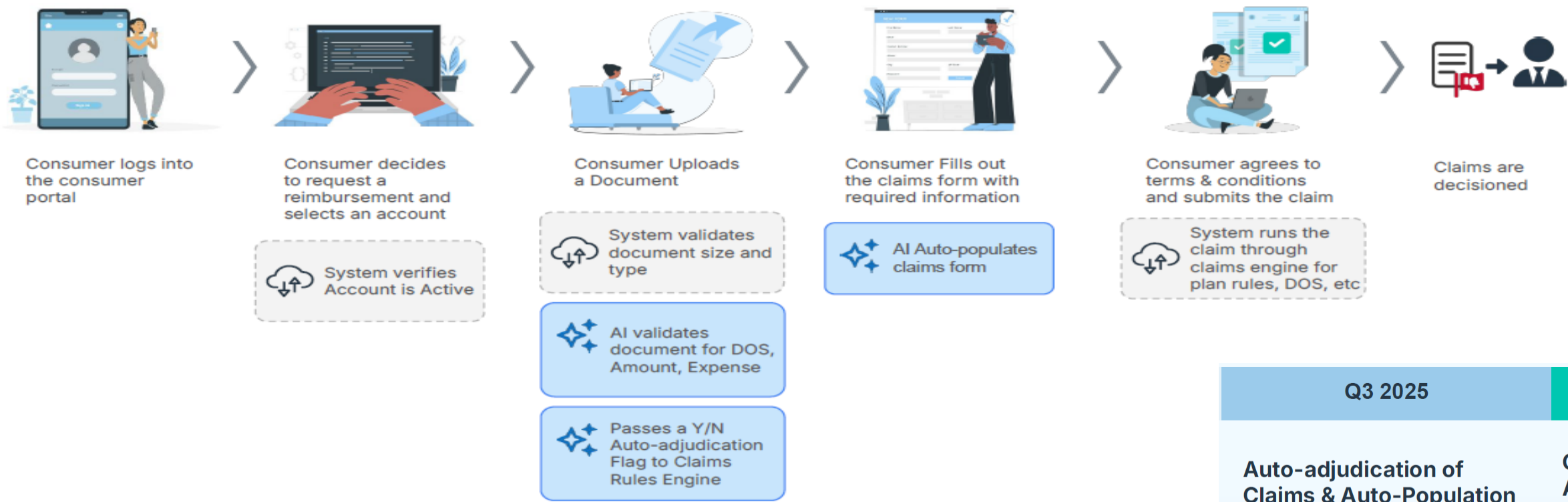
# EOB Smart Scan

- Coming Q4 2024
- AI-driven solution that makes it easy to scan an EOB right from the mobile app and auto-fill expense details



AI Claim Workflow

New and improved reimbursement workflow



Q3 2025	Q4 2025
<p><b>Auto-adjudication of Claims &amp; Auto-Population</b></p> <p>Auto-adjudication 30% of documents that fall within the threshold of confidence</p> <p>This will be for "Reimburse Myself" and "Receipts Needed" on the consumer portal.</p>	<p><b>Continued Improvement on Auto-Adjudication &amp; Release to Mobile App</b></p> <p>Auto-adjudication 50% of documents that fall within the threshold of confidence</p>



# AI Claim Documentation Analysis

Contact Us

Taylor Stacy (0) Logout

Home

Accounts

Tools & Support

Message Center 13

Accounts / Reimburse Myself

Available Balance

Medical FSA ?

\$2,734.76

Receipt or Documentation

Upload a receipt or documentation

What information is required? ?

Documentation \* ? Upload Valid Documentation

☒ Auto-analyze my claims info ?  
We are unable to auto-analyze multiple documents.

Cancel

< >

Previous

Next

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Taylor Stacy ▾
 

(0)
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[Tools & Support](#)
[Message Center 13](#)

## Accounts / Reimburse Myself

### Available Balance

Medical FSA ⓘ

**\$2,734.76**

### Review uploaded document

**Document does not contain Date of Service (DOS)**  
 The DOS is the date the service was provided, **not the date you paid**. Information must be in the document.  
 Please contact your provider for the correct documentation and try again.

[Valid documentation example](#)

**Upload a new document**

Documentation ⓘ [Upload Valid Documentation](#)

OR [File claim manually](#)

[View document](#)

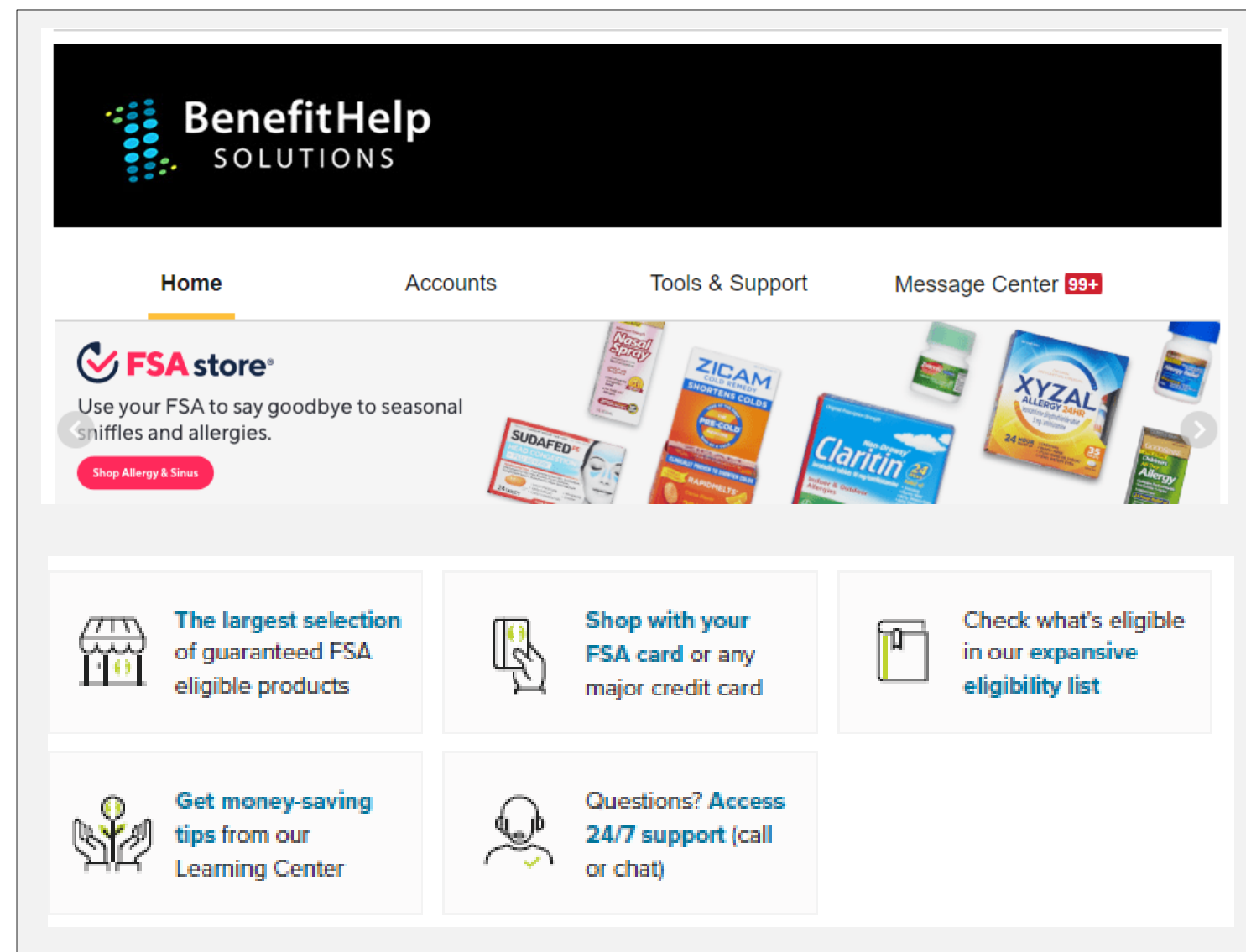
## FSA Store Direct Pay

Purchase eligible items without debit card

View available balance while shopping for FSA eligible items

Checkout with secure “cardless” click

DirectPay will use FSA information to charge FSA store purchases



## Employee Navigator Integration

COBRA  
Reimbursement Accounts





Our promise  
*to you*





- Partnership
- Member focused
- Communication and collaboration
- Commitment and predictability
- Prompt service
- Coverage your clients need with the flexibility they want

Thank You