



BRINGING  
**HOSPITALS**  
and FULLY-INSURED  
PATIENTS  
**TOGETHER**





**USA Senior Care Network**

## **USA Senior Care Network Medicare Supplement Program**

### **FAST FACTS**

**10.5 Million** Medicare Supplement policyholders in our program

**Over 70%** of all Medicare Supplement policyholders are eligible to participate

**1,331** hospitals participating and this number continues to grow

**100+** Medicare Supplement Carriers with policyholders utilizing network hospitals

**15 years** that USA Senior Care Network has expanded to serve almost all carriers

### **Benefits to Hospitals Participating in USA SCN**

#### **Increasing Volume**

Medicare Supplement policyholders are incentivized to seek care at facilities participating in our program. Policyholders also have the advantage of reduced monthly premiums due to plan savings.

#### **Simplifying Admissions & Reducing Denials**

Participation in our program does not require a participating hospital to engage in any additional steps not currently required by standard Medicare. This eliminates the time and expense associated with denials and appeals.

#### **Avoiding Bad Debt**

Policyholders who utilize hospitals in our network have complete supplemental coverage for all claims including lengthy admissions, out-patient co-payments, and exhausted accounts.

#### **Increasing Revenue for IP, OP and Physicians**

Independent research has established that policyholders experiencing an in-patient admission will eventually generate eight times the amount of the Part A Deductible within the following 12 months.

Additionally, physicians may experience greater return visits from patients who are drawn to participating hospitals through the program.

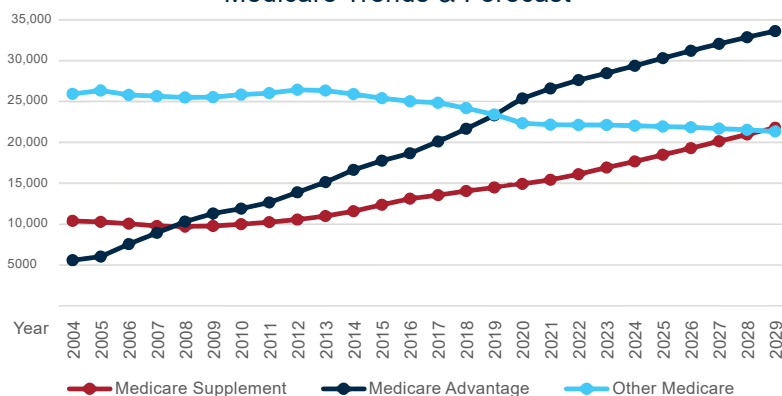
#### **Improving Outcomes**

Based on demographic studies, Medicare Supplement policyholders are in better overall health than their Medicare Advantage counterparts. Their generally higher income levels result in more access to transportation and medication, key indicators of this population's health.

### **Growth in Medicare Supplement Policies**

While the largest share of Medicare eligible seniors utilizes Medicare Advantage plans, Medicare Supplement plans are projected to grow in both absolute terms and as a share of the overall market. By the end of this decade, Medicare Supplement policyholders are projected to exceed 20 million. These seniors will eclipse "Other Medicare" policyholders and will be second only to Medicare Advantage policyholders. (Data courtesy of CSG Actuarial, LLC)

**Medicare Trends & Forecast**



# The Value of Medicare Supplement Patients to Network Hospitals

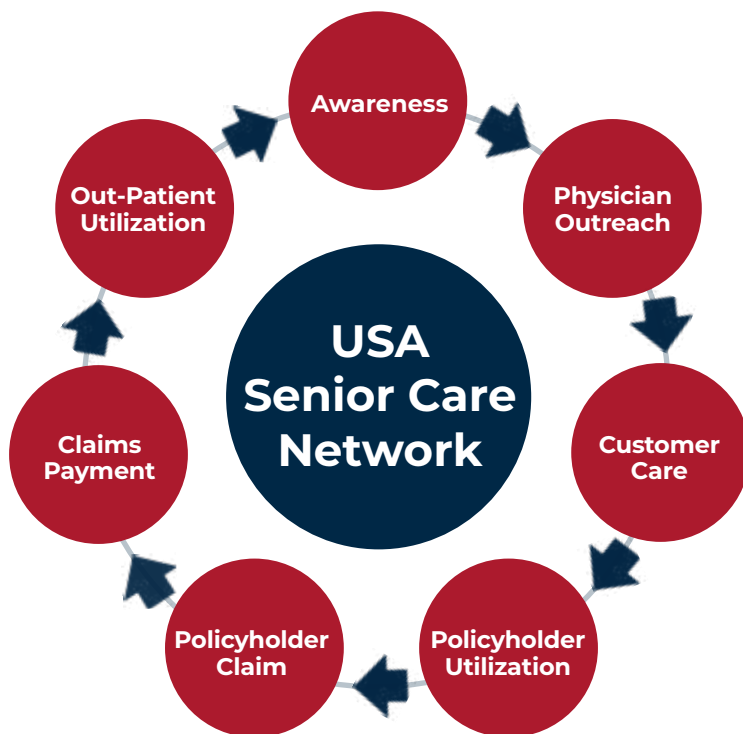
USA Senior Care Network (USA SCN) provides a nationwide network of Medicare Supplement policyholders that helps health systems grow their share of the market while reducing their risk of incurring bad debt. Hospitals participating in our network agree to waive the Part A Deductible for in-patient admissions. USA SCN carrier clients incentivize their existing Medicare Supplement policyholders to utilize network hospitals for in-patient procedures and treatment.

Because Medicare Supplement plans typically cover the cost of most healthcare services, policy premiums are the biggest source of cost to seniors with this type of coverage. These seniors participate in the program because utilizing in-network hospitals helps keep those premiums affordable. Therefore, they are willing to change physician providers in order to utilize a network facility and keep premium costs down.



## How USA Senior Care Network Works

Participating in USA Senior Care is a simple and straightforward process. The graphic below explains the steps for all parties involved: Hospital Providers, Medicare Supplement Policyholders and Medicare Supplement Carriers.



### **Awareness:**

Carriers generate awareness of the program among their existing policyholders through letters and website information

### **Physician Outreach:**

USA SCN contacts physicians with privileges at contracted hospitals to make them aware of the program

### **Customer Care:**

USA SCN provides dedicated Customer Care staff to help insureds locate participating hospitals

### **Policyholder Utilization:**

When medically appropriate, policyholder utilizes a network facility for inpatient procedure

### **Policyholder Claims:**

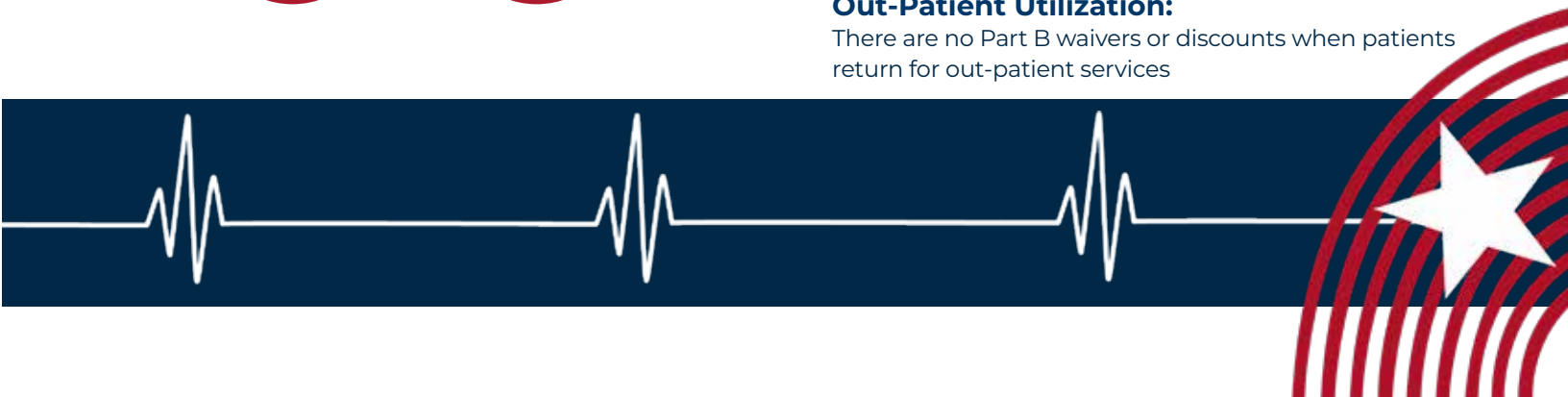
A claim is generated by the hospital and sent to CMS for processing

### **Claims Payment:**

The carrier applies the Part A waiver; EOB and payment is issued to the facility

### **Out-Patient Utilization:**

There are no Part B waivers or discounts when patients return for out-patient services





## Get in touch

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