

2021 IS HERE...
AND IT'S IMPRESSIVE

LASO HEALTHCARE MSA FIRST LOOK

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



Simplified 2021
plan structure: two
nationwide designs



Varied designs
appeal to different buyer
value propositions



Choice of designs
offered in every county
in footprint

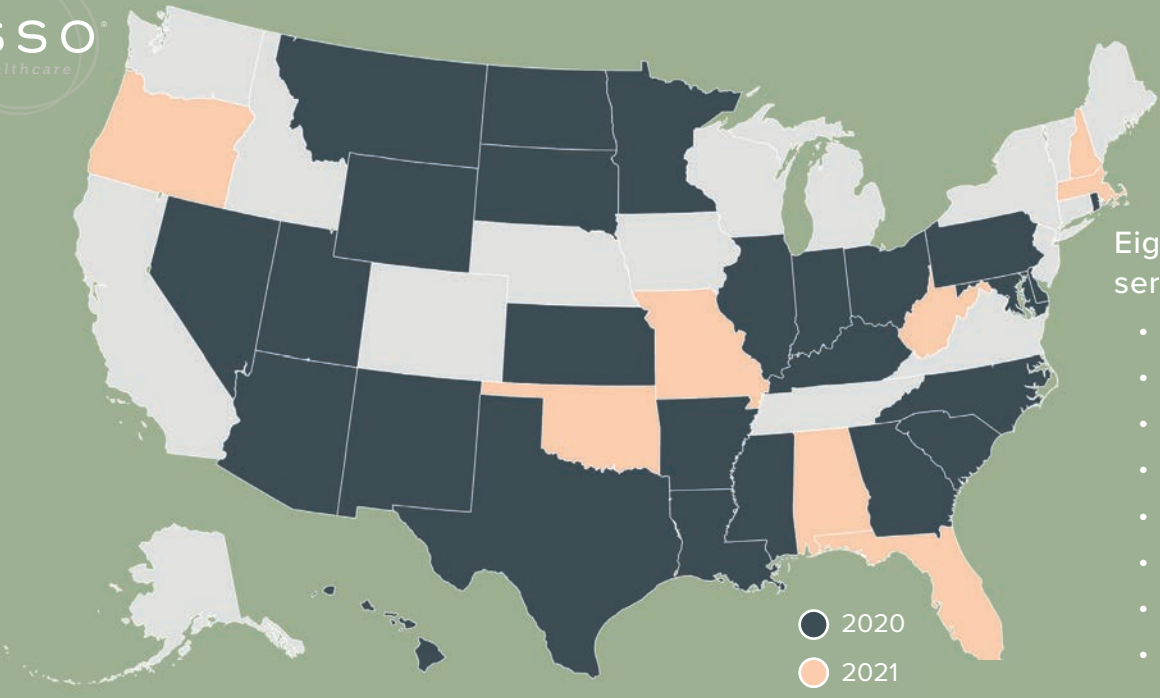


Expanded footprint
to 34 states plus
Washington, D.C.

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
- Special group plan designs available for Medicare-eligible retirees and active employees





EXPANDED
SERVICE
AREA

Eight new states join our service area for 2021:

- Alabama
- Florida
- Massachusetts
- Missouri
- New Hampshire
- Oklahoma
- Oregon
- West Virginia

2020: beneficiaries enrolled in the one plan design/region assigned to their county.
2021: beneficiaries can choose between two plan designs. **NO MORE REGIONS!**

A CHOICE OF PLAN DESIGNS

Give your clients even more flexibility and freedom with a choice of two highly competitive MSA plan designs.

LOWER
RISK
OPTION!
→

GROWTH MSA	
Deposit	\$2,000
Deductible	\$5,000
Member Responsibility	\$3,000

GROWTH PLUS MSA	
Deposit	\$3,000
Deductible	\$8,000
Member Responsibility	\$5,000

←
HIGHER
UPSIDE
OPTION!

Current 2020 Lasso Healthcare MSA members will be placed into the 2021 Lasso Healthcare Growth MSA; further details, including instructions on how they can switch to the Growth Plus MSA, will be provided around September.

IT'S A
CROWD
PLEASER

Many different
people can find
value in an MSA.



Travelers & snow birds



HSA fans



People w/ in-control chronic conditions



Health enthusiasts



Med Supp enrollees

EXAMPLE MSA BANK ACCOUNT SCENARIOS — GROWTH PLUS

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 \$8,000.

Year 1 healthcare spend of \$500.

	Year 1	Year 2	Year 3	Year 4	Year 5
Starting Balance	\$0	\$2,500	\$4,975	\$0	\$2,422
+ Deposit	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
- Expenses	\$500	\$525	\$8,000	\$578	\$606
Ending Balance	\$2,500	\$4,975	\$0*	\$2,422	\$4,816

*Eva used the \$7,975 in her MSA account plus \$25 out-of-pocket to reach her \$8,000 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 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 2021, Lasso Healthcare expanded its individual MSA plan to 34 states and Washington, D.C., with additional geographic and product line expansions planned for future years.

Also in 2020, Lasso Healthcare launched a group version of the MSA, targeted at employer groups, associations, unions and PEOs with Medicare-eligible active employee and/or retiree populations.



Lasso Healthcare Insurance Company
lassohealthcare.com

