Extra Help Lynk



About BeneLynk

BeneLynk is a national social care vendor for managed care companies.

We engage members to understand social care challenges and provide professional advocacy to access benefits.

BeneLynk helps to remove barriers to allow members to live their healthiest lives.

BeneLynk demonstrates our dedication to our nation's Veterans by providing career opportunities and helping Veteran members access the benefits they deserve.

Improving Plan Performance Through the Low-Income Subsidy Program

For Medicare Advantage plans, helping eligible members access the Low-Income Subsidy (LIS), also known as Extra Help, can create meaningful value for both the member and the plan.

For members, LIS helps reduce the financial burden of prescription drug coverage through lower premiums, deductibles, and cost sharing. For plans, accurately identifying members who qualify can also support appropriate Part D risk-adjusted revenue while addressing affordability barriers that may contribute to medication non-adherence and a poorer member experience.

Yet millions of eligible Medicare beneficiaries remain unenrolled.

An estimated 3 million Medicare beneficiaries qualify for LIS but are not enrolled. These members can be difficult to identify because existing Center for Medicare and Medicaid Services (CMS) data reflects known subsidy status, not necessarily members who may qualify but have never applied.

Turning LIS Eligibility Into Measurable Value

BeneLynk helps plans identify members who may qualify for Extra Help and supports them through the enrollment process. Using predictive technology and person-to-person advocacy, we can uncover opportunities that may otherwise remain unidentified and help members access benefits that make their prescription drug coverage more affordable.

LIS status is a beneficiary characteristic used in CMS's Categorical Adjustment Index (CAI), which adjusts Star Ratings to account for differences in the populations served by Medicare Advantage

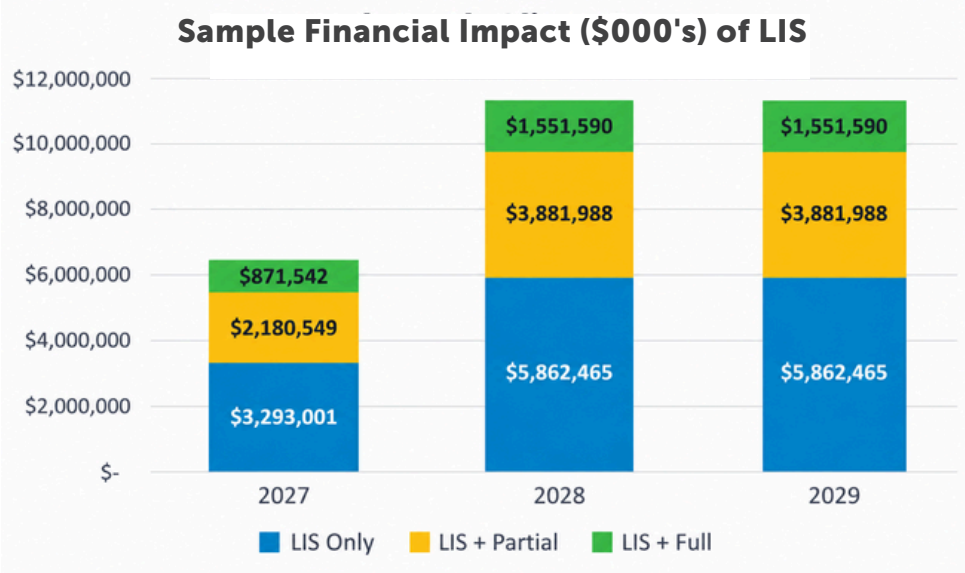
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contracts. Identifying and enrolling members who are already eligible for LIS can better reflect a contract's population, potentially influencing its CAI adjustment while also supporting medication adherence and other outcomes tied to Star performance.

LIS enrollment can also create significant financial value for health plans by generating direct subsidy revenue, eliminating bad debt, and providing year-end cost-sharing reconciliation.



Assumes 100k MA Members | 2800 LIS approvals in yr 1 | Average LIS Direct Subsidy Payment Increase = $367 pmpm not including Dual Status Medicaid Add On | Stars and Medical Management revenue or savings would be accretive | Assumes 15% annual disenrollment rate

Identifying and Enrolling the Members Others Miss

Lynk360™ uses predictive intelligence to identify members with a high likelihood of LIS eligibility. BeneLynk advocates then engage members directly, provide education about Extra Help, and, with the member's authorization, complete and submit the SSA application.

Our support does not end with the application. Continued engagement helps members understand and use the benefits available to them, while Retention Lynk can support ongoing eligibility and help protect the value created through successful enrollment.

With Extra Help Lynk, health plans can:

- Increase LIS penetration
- Reduce member financial barriers
- Support medication adherence
- Help ensure appropriate risk-adjusted revenue
- Strengthen member satisfaction and retention
- Improve quality metrics and Star Ratings

To learn more about BeneLynk, visit our website at BeneLynk.com.

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