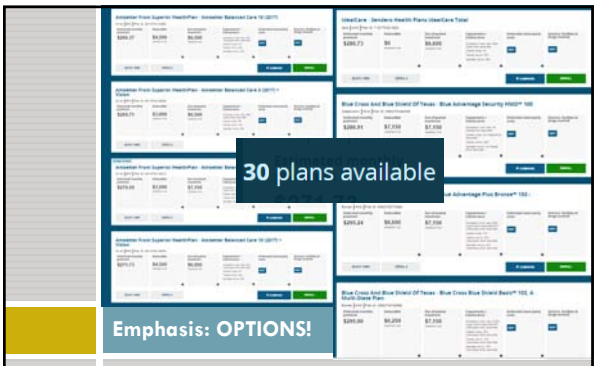
DEEP DIVE INTO INSURANCE

October 29, 2016



Rules for Discussing Insurance

- **Facts, NOT Opinions**
  - This plan is an EPO. You do not need a referral to see a specialist, but some procedures require prior approval.
  - NOT: This plan isn't very good. I heard doctors don't like this plan.
- **No Judgment Statements**
  - Plans aren't good or bad. Plans are different and our job is to educate you on those differences to determine what works for you.
  - AVOID: better, worse, good, bad, not as good, won't work
- **CACs cannot recommend or choose a plan!**
  - "Which company is the best?"
  - "If I were your sister, which plan would you recommend?"

The Changing Marketplace

- Aetna, United, Humana, Scott&White won't sell plans inside the Marketplace in 2017, but will sell individual plans outside the Marketplace (no subsidies)
- Fewer plans than 2016, but still 29/30 choices
- Premium increases: Subsidies shield consumers from price increase, but need to shop around.
- No Platinum plans
- One Catastrophic plan

Understanding the Insurance Companies

- Network
- Geographic region
- Summary of Benefits
- Hospitals
- Major Providers/Oncology
- Using Provider Directory
- Using Formulary
- Special Deals

SENDERO

•3 Plans available: 1 Bronze, 1 Silver and 1 Gold

•Least expensive option in each category

•Bronze plan has co-pays for PCP, Specialist, Generic Meds

SENDERO: Network

- HMO = Health Maintenance Organization
- Out of Network: Not Covered
  - Exception for "Emergency Care"
- Specialty: Need Referral
  - From In-Network PCP
  - From Nurse's Line

SENDERO: Out-of-Network

"Emergency Care" Exceptions

- Apparent heart attack
- Loss of consciousness
- Stroke
- Poisoning
- Severe bleeding
- Convulsions
- Fractures
- Severe injuries or trauma
- Shock from sudden illness/injury
- Difficulty in breathing, such as severe asthma attack
- Severe abdominal pain of sudden onset
- Chest pain w/heart attack symptoms

SENDERO: Geographic Range

- **LOCAL**
- Cities listed in Provider Directory:
  Austin, Bastrop, Bee Cave, Bertram, Buda, Burnet, Cedar Park, Dripping Springs, Elgin, Georgetown, Giddings, Horseshoe Bay, Hutto, Kyle, La Grange, Lago Vista, Lakeway, Leander, Liberty Hill, Lockhart, Luling, Manor, Marble Falls, Pflugerville, Round Rock, San Marcos, Schulenburg, Smithville, Taylor, West Lake Hills, Wimberley
- Central Texas counties: Travis, Williamson, Bastrop, Caldwell, Hays
- All within an hour of Austin

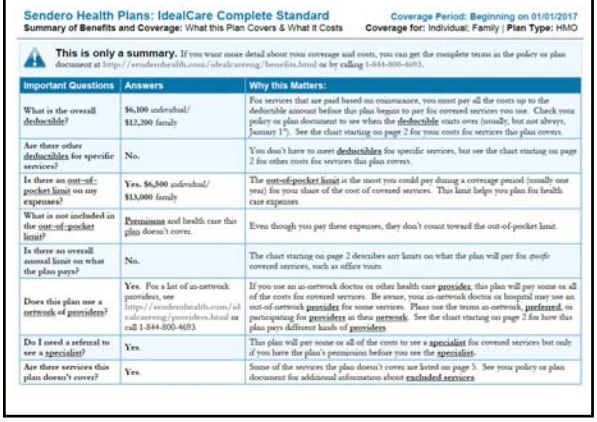
SENDERO: Geographic Range

Coverage Available in 5 Texas Counties:

- Bastrop
- Caldwell
- Hays
- Travis
- Williamson

Using the Summary of Benefits

- Details on how the plan covers what it covers
- Order and format is consistent—required by ACA
- Benefit exclusions
  - Cosmetic Surgery, Acupuncture, Fertility Treatments, etc
- Gives average costs for certain services with plan
  - Typically pregnancy and managing type 2 diabetes



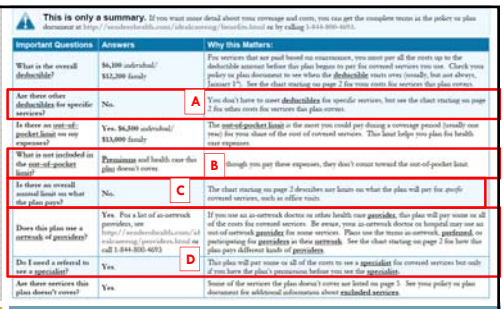
Sendero Health Plans: IdealCare Complete Standard — Coverage Period: Beginning on 01/01/2017
Summary of Benefits and Coverage: What this Plan Covers & What it Costs — **Coverage for:** Individual; Family | **Plan Type:** HMO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at http://senderohealth.com/idealcarereg/benefits.html or by calling 1-844-800-4693.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$6,100 individual/ $12,200 family	For services that are paid based on coinsurance, you must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. $6,500 individual/ $13,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers, see https://senderohealth.com/idealcarereg/providers.html or call 1-844-800-4693	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs for covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the terms in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist.
Are there services this plan doesn't cover?	Yes.	Some of the services the plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.

Sendero's Silver Plan

with no Cost Sharing Subsidies



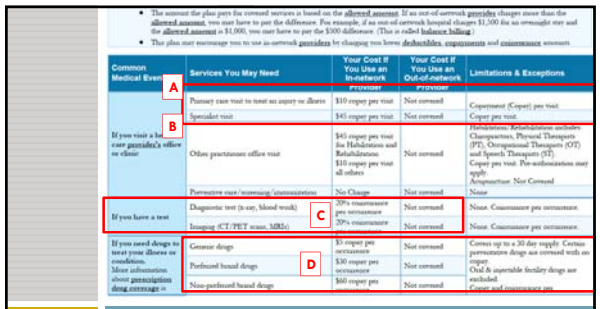
Sendero Summary of Benefits PAGE 1

A) Is there a separate **Deductible?**

B) What is excluded from the **Out of Pocket Max?**

C) ACA eliminated Lifetime Maximums, but certain visits have limits

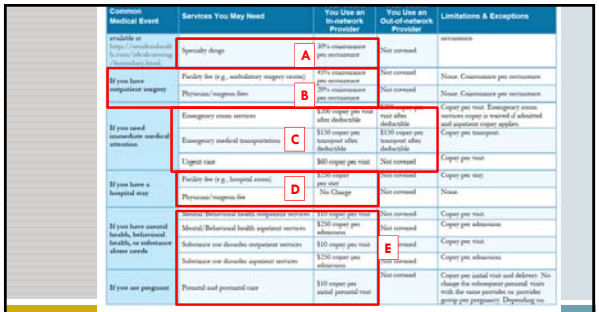
D) **Uses a network of providers and requires referrals.**



Sendero Summary of Benefits PAGE 2

Copayment to see a A) **PCP,** a B) **Specialist,** and D) **Medications**

Co-insurance for C) **Tests**—Applies after deductible is met



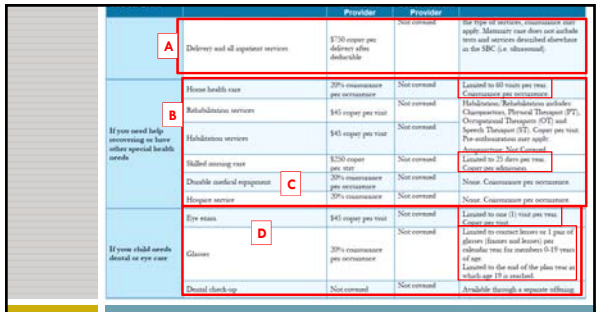
Sendero Summary of Benefits PAGE 3

A) **Specialty Drugs**—deductible + co-insurance

B) OUTPATIENT **Surgery**—deductible + co-insurance

C) **Medical Emergencies** and D) **Hospital stays**

E) Copayments for **Mental and Behavioral Health** and **Pregnancy**



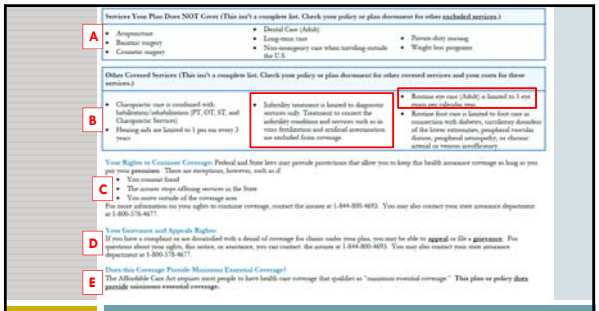
Sendero Summary Of Benefits PAGE 4

A) **Pregnancy (continued)**

B) **Rehabilitation Services** –Visit Limits—HH=60, SNC=25
(NO limits with Rehab visits!)

C) **Medical Equipment**

D) Pediatric Extras—Vision Benefits for kids—note limits!



Sendero Summary Of Benefits PAGE 5

A) **Excluded Services**

B) **Included Services** (HAVE limits)

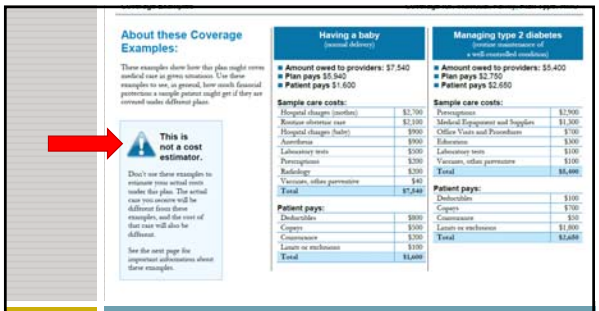
C) Consumer Coverage Rights and D) Appeals Contact Information

E) Meets Minimum Essential Coverage—What does that mean?

Sendero Summary Of Benefits PAGE 6

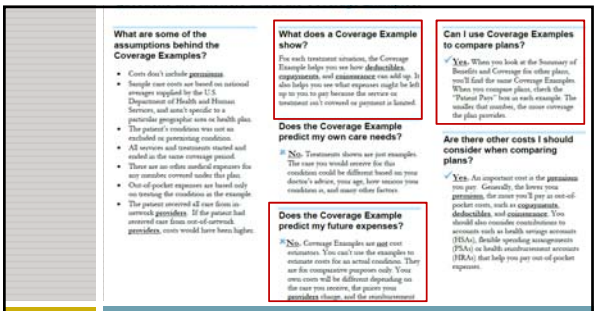
Meets Minimum Value Standard—What does that mean?

Assistance in Spanish—Contact Information



Sendero Summary Of Benefits PAGE 7

2 Coverage Examples that all MP plans utilize
- Pregnancy
- Type 2 Diabetes



Explanation of Coverage Examples PAGE 8

Examples are most useful as a mode of comparison—how each plan will function with the same medical event

The Sendero Formulary

- Control F to search for the Medication.
- Type the Medication Name.
- Note the Tier and any Special Codes.

Tier 1 refers to Generic Drugs
Tier 2 refers to Preferred Brand drugs,
Tier 3 refers to Non Preferred Brand drugs
SP refers to Specialty

NC means that medication is NOT covered
Check whether a generic version is listed and whether the consumer can or take or does take that generic.

The plan's Summary of Benefits gives the accompanying co-payment or coinsurance.

SENDERO: Hospitals

SETON

- **Seton Includes:**
  - Brackenridge
  - Cedar Park Regional Medical Center
  - Dell Children's Hospital

ST. DAVID'S

- **St. David's Includes:**
  - Heart Hospital of Austin
  - St. David's Children's Hospital

SENDERO: Providers

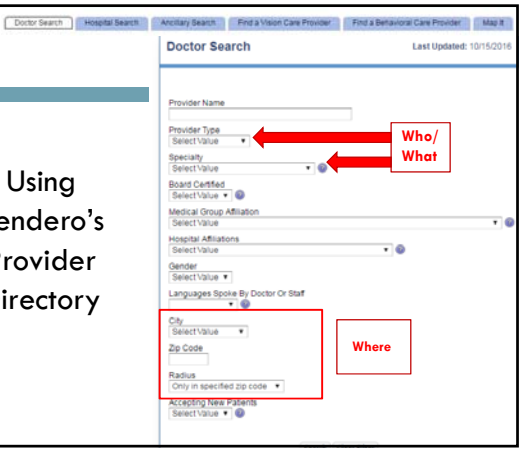
BIGGEST IN NETWORK PROVIDERS:

- Austin Diagnostic Clinics
- CommUnityCare Clinics
  - Walk In Clinics in North and South Austin

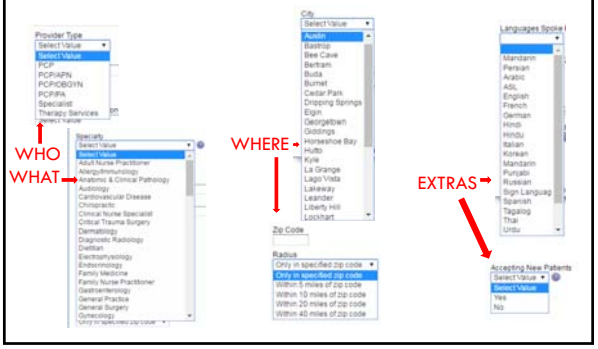
ONCOLOGY:

- Austin Cancer Centers
- Seton Shivers Cancer Center
- Seton Oncology

Using Sendero's Provider Directory



Sendero's Provider Directory



Special Deals/Offers with Sendero!

- $10 HEB gift card if you get Flu shot!

AMBETTER

- 13 Plans: 2 Bronze, 10 Silver, 1 Gold
- 5 plans include
- Offers EPOs—the only non HMO option available through MP

AMBETTER: Network

- EPO = Exclusive Provider Organization
- Out of Network: Not Covered
  - Exceptions for Life Threatening Emergency
- Specialty: Do **NOT** Need Referral
  - Still needs to be in network
  - May require Prior Approval (specialist provider will request)

AMBETTER: Out-of-Network

"Life Threatening Emergency" Exceptions

- Broken bones
- Bleeding that won't stop
- Labor pains or other bleeding (if pregnant)
- Severe chest pains or heart attack symptoms
- Overdosed on drugs
- Ingested poison
- Bad burns
- Shock symptoms (sweat, thirst, dizziness, pale skin)
- Convulsions or seizures
- Trouble breathing
- Sudden inability-see, move, speak
- Gun or knife wounds

AMBETTER: Geographic Range in 2016

Coverage Available in 20 Texas Counties:

Bandera	Hidalgo
Bastrop	Kendall
Bell	Lee
Bexar	McLennan
Blanco	Travis
Brooks	Willacy
Burnet	Williamson
Caldwell	
Cameron	
Comal	
El Paso	
Fayette	
Hays	

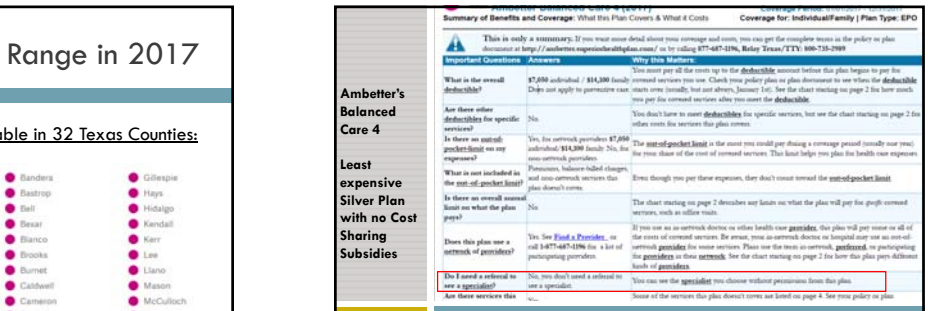
AMBETTER: Geographic Range in 2017

Coverage Available in 32 Texas Counties:

- Bandera
- Bastrop
- Bell
- Bexar
- Blanco
- Brooks
- Burnet
- Caldwell
- Cameron
- Collin
- Comal
- Concho
- Dallas
- Denton
- El Paso
- Fayette
- Gillespie
- Hays
- Hidalgo
- Kendall
- Kerr
- Lee
- Llano
- Mason
- McCulloch
- Mclennan
- Menard
- Rockwall
- Tarrant
- Travis
- Willacy
- Williamson

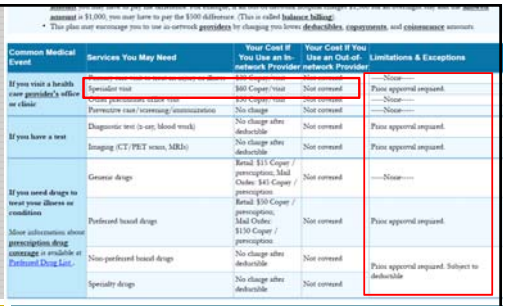
Ambetter's Balanced Care 4

Least expensive Silver Plan with no Cost Sharing Subsidies



Ambetter Summary of Benefits PAGE 1

No **referral required** to see a specialist!



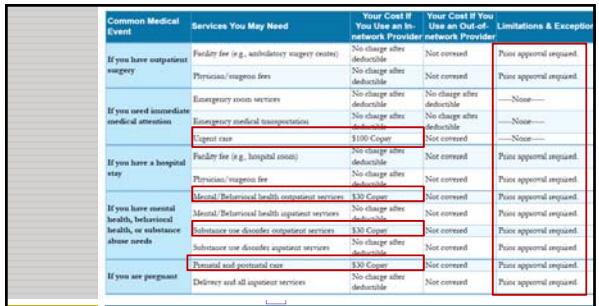
Ambetter Summary of Benefits PAGE 2

Two ways to get Prior Approval

Consumer calls insurance company

"I need prior authorization to go to this dermatologist"

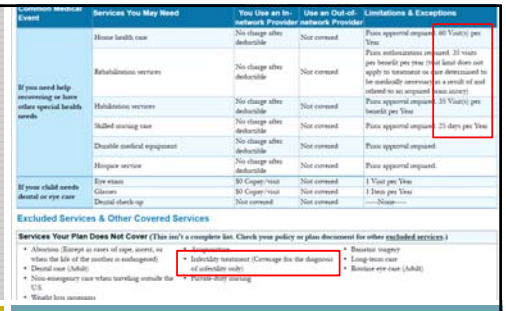
Or the Provider calls



Ambetter Summary of Benefits PAGE 3

Services with Copayments

Prior Authorization required for all non emergency services!



Ambetter Summary Of Benefits PAGE 4

Note Visit Limits!--HH=60, REHAB=35, SNC=25 (Limits on Rehab visits!)

Prior Approval Required for Above Services

NOTE excluded list (vs. Sendero….)

The Ambetter Formulary

- Control F to search for the Medication.
- Type the Medication Name.
- Note the Tier and any Special Codes.

Tier 1 refers to Generic Drugs
Tier 2 refers to Preferred Brand drugs,
Tier 3 refers to Non Preferred Brand drugs
Tier 4 refers to Specialty

Medications that are not listed are typically NOT covered

Check whether a generic version is listed and whether the consumer can or take or does take that generic.

The plan's Summary of Benefits gives the accompanying co-payment or coinsurance.

Ambetter: Hospitals

SETON

- **Seton Includes:**
  - Brackenridge
  - Cedar Park Regional Medical Center
  - Dell Children's Hospital

ST. DAVID'S

- **St. David's Includes:**
  - Heart Hospital of Austin
  - St. David's Children's Hospital

Ambetter: Providers

BIGGEST IN NETWORK PROVIDERS:

- Austin Diagnostic Clinics
- CommUnityCare Clinics
  - Walk In Clinics in North and South Austin

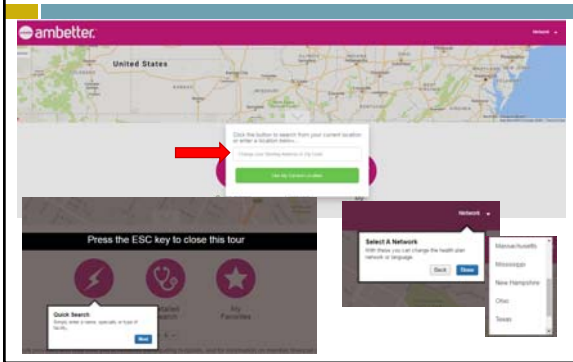
ONCOLOGY:

- Texas Oncology
- Seton Shivers Cancer Center
- Seton Oncology

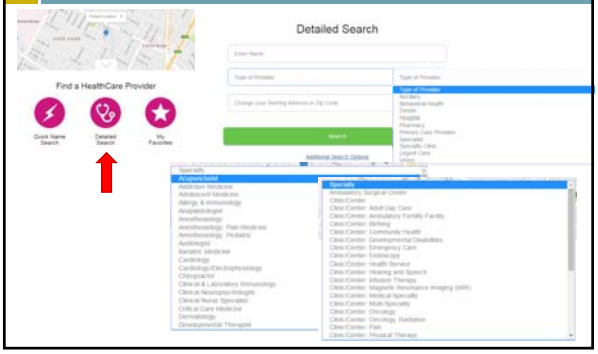
AMBETTER: Hospitals outside Austin

- Baptist Health System, San Antonio
- Medical City Dallas Hospital, Dallas

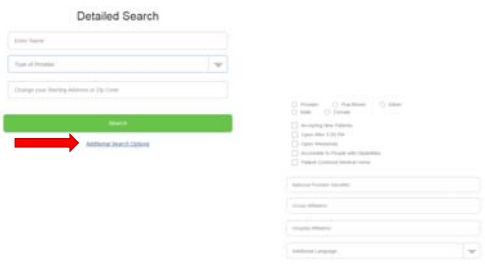
Ambetter's Provider Directory



Ambetter's Provider Directory



Ambetter's Provider Directory



Special Deals/Offers with Ambetter

Describe the Differences

- With your neighbor, describe the differences between Sendero and Ambetter's type of plans and coverage area.
- Be aware of judgmental language versus facts.

Blue Cross Blue Shield

•14 Plans: 1 Catastrophic, 5 Bronze, 5 Silver, 3 Gold

•"Non-Participating" Coverage for Plus and Multi-State plans

•Most expensive option in all categories

•Limited coverage in every county in Texas

BCBS Advantage: Network

- HMO = Health Maintenance Organization
- Out of Network: Not Covered
  - Exceptions for Life Threatening Emergency
- Specialty: Need **WRITTEN** Referral
  - From In-Network PCP
  - Exceptions for emergencies and OBGYN

BCBS Advantage Plus and Multi-State: Network

- HMO
  - Health Maintenance Organization
- Out of Network: **Covered**
  - A higher much higher deductible ($15,000) and limitless out of pocket max applies
- Specialty: Need a Referral
  - From In-Network PCP
  - Exceptions for emergencies and OBGYN

BCBS: Geographic Range

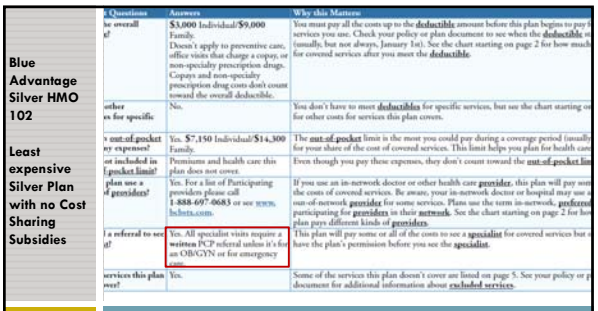
Coverage in all 254 Counties in Texas

BCBS: Geographic Range

- Blue Card Program
  - Limited access to Urgent Care outside of Texas at in-network prices
- BCBS may assist with locating Provider who will accept the in network rate (outside of Texas)

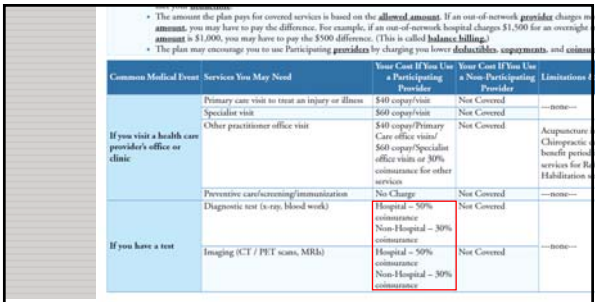
Blue Advantage Silver HMO 102

Least expensive Silver Plan with no Cost Sharing Subsidies



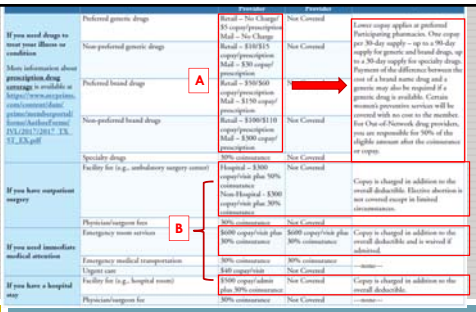
BCBS Summary of Benefits PAGE 1

Referrals required



BCBS Summary of Benefits PAGE 2

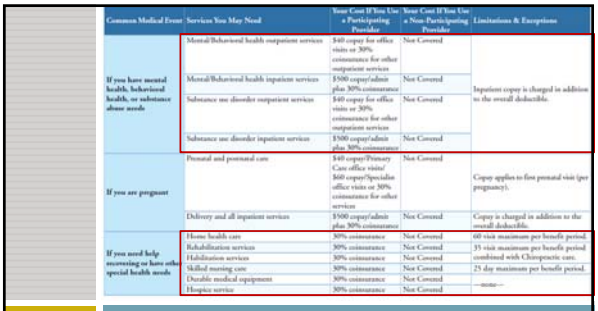
Where test happens affects the cost



BCBS Summary of Benefits PAGE 3

A) Why the multiple co-pays in one Medication Tier?

B) Services that cost a co-pay + deductible + co-insurance



BCBS Summary of Benefits PAGE 4

Behavior Services—co-pay is after deductible

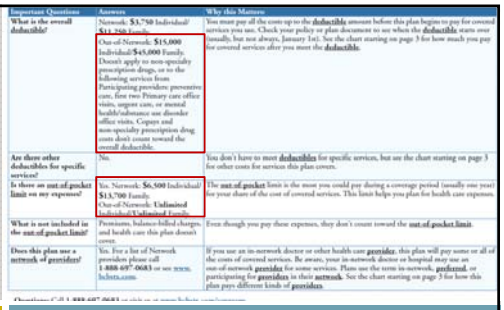
Note Visit Limits!--HH=60, REHAB=35, SNC=25 (Same as Ambetter)

BCBS Summary of Benefits PAGE 9-10

BCBS Language Line!

Blue Solution 102

Least expensive Silver Multi-State Plan



Blue Advantage Plus and Multi-State Plans PAGE 1

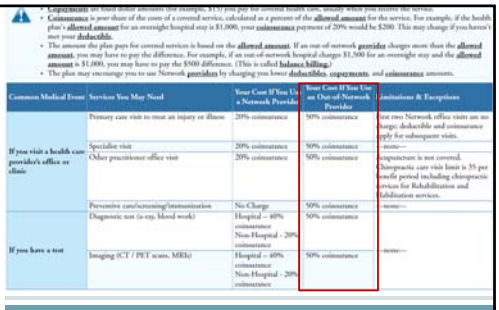
Out of Network Coverage!

$15,000 Deductible

Out of Pocket Max=Unlimited

Blue Solution 102

Least expensive Silver Multi-State Plan



Blue Advantage Plus and Multi-State Plans PAGE 3

Out of Network Coverage!

50% co-insurance (after $15,000 deductible) for all of 2017, for all out of network services

Using the BCBS Formulary

- Control F to search for the Medication.
- Type the Medication Name.
- Note the Tier and any Restrictions.

Tier 1 refers to Preferred Generic drugs
Tier 2 refers to Non-preferred Generic drugs
Tier 3 refers to Preferred Brand drugs
Tier 4 refers to Non-Preferred Brand drugs
Tier 5 refers to Specialty drugs

The plan's Summary of Benefits gives the accompanying co-payment or coinsurance.

BCBS: Hospitals

SETON

- **Seton Includes:**
  - Brackenridge
  - Cedar Park Regional Medical Center
  - Dell Children's Hospital

ST. DAVID'S

- **St. David's Includes:**
  - Heart Hospital of Austin
  - St. David's Children's Hospital

BCBS: Providers

BIGGEST IN NETWORK PROVIDERS:

- Austin Diagnostic Clinic
- Community Care Clinics
  - Walk In Clinics in North and South Austin

ONCOLOGY:

- Texas Oncology
- Austin Cancer Centers
- Seton Shivers Cancer Center
- Seton Oncology

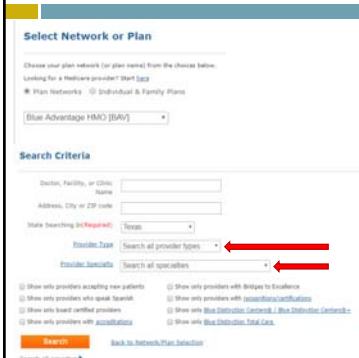
BCBS: Hospitals outside Austin

- Baylor Scott & White All Saints Medical Center, Fort Worth
- Methodist Dallas Medical Center, Dallas
- Methodist Specialty and Transplant Hospital, San Antonio

Describe the Differences

- With your neighbor, provide an overview of the three insurance companies available in our area, the type of plans they offer, and the differences in the coverage area.
- Be aware of judgmental language versus facts.

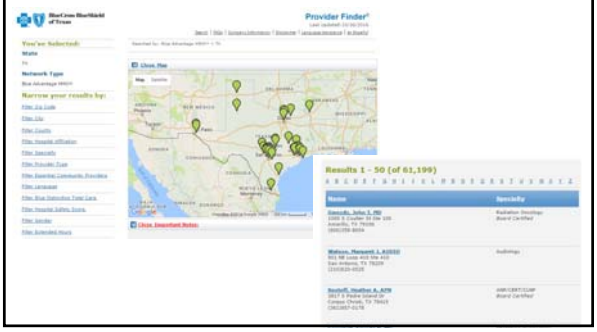
Using BCBS's Provider Directory



Biggest BCBS Directory Tip:
Don't search by a facility or clinic name!

Search by the specific doctor's name

Using BCBS's Provider Directory



Exercise: Looking Up Providers

What plans are the following providers in network with:

- Lisa Ellis
- Nelly Perez
- Andrea Lack

Links to Providers Directories available on ICT Resource Page at helpenroll.org.

Exercise: Networks

Referred by Texas Oncology

Mark is 55, self-employed and earns $27,000/year:

$369/month in Premium Tax credit

201-250% FPL (04 or 73% Cost Sharing Reduction)

Priorities: Keeping his doctors but also needs to pay attention to drug costs.

Navigating Networks

- **Providers?**
  - PCP at Red River Family Practice (2x a year)
  - Texas Oncology (1x a week)
  - Receiving Infusions at Texas Oncology
  - Private Psychologist (1x a month)
  - Would like to see Specialist with MD Anderson
  - Had surgery earlier in 2016 at St. David's

First: Look at Plans & Networks

1. **PCP at Red River Family Practice**
   2016: United was only MP plan accepted
   Accepts BCBS HMO Blue but ≠ Blue Advantage HMO
2. **Texas Oncology:**
   Accepts Marketplace Ambetter and BCBS.
3. **Private Psychologist:** Only accepts BCBS PPO
4. **MD Anderson**

Reality, at this time…

Red River Family Practice,

Specific Private Psychologist,

& MD Anderson:

Not in-network with current Marketplace plans, at this time.

Network Options / Discussion

Could select Individual Plan outside Marketplace, but NO subsidies

Without $369 in MP assistance and 73% CRS

Ask consumer to prioritize doctors/providers

Needs to go to Texas Oncology every week = Ambetter or BCBS

Options with PCP and Psychologist

Find new PCP and Psychologist

Pay out of pocket to see these doctors in 2017

Options with MD Anderson

Why MD Anderson? Joining an experimental trial?

Note: ACA included helpful reforms for covering routine care during trials.

Unlikely Option for MD Anderson: BCBS Advantage Plus or Multi-State

- Out-of-Network Coverage
  - $15,000 Deductible
  - NO Out-of-Pocket Maximum
  - 50% co-insurance

Prioritizing Providers

- Ongoing treatments at Texas Oncology?
  - Texas Oncology is in-Network with Ambetter or BCBS
  - Co-pays to see a specialist
- Previous surgery at St. David's
  - St. David's is in-Network with Sendero, Ambetter and BCBS

Consumers who had Aetna, United, Humana or Scott & White

- **Options:**
  - Look at Marketplace (MP) plans
  - Purchase individual plan outside of MP but no subsidies
- **What are their medical needs?**
  - Doctors or Facilities
    - Challenge: Austin Regional Clinic (ARC) is not in-network with any MP plan
  - Hospital Preferences
    - Good News! Sendero, Ambetter & BCBS are all in-network with Seton & St. David's
  - Medications

Premium Assistance Programs

- **CHAP** (Sendero PAP)
- **SIMS Foundation Members** (Sendero PAP)
- **Health Alliance for Austin Musicians (HAAM)**
  - Sendero PAP
  - Ambetter PAP
- PENDING: Sliding Fee Scale (Sendero PAP)
  - Long Term FQHC users
  - Advantage of Insurance

Sendero PAP (funded by Central Health)

- Live in Travis County
- Income ≤ 200% FPL
- Qualify for Premium Tax Credits plus 06 or 05 CSR
- Use all Premium Tax Credits
- Select Sendero Silver Plan
- Information entered into Redcap upon enrollment
- Who is eligible?
  - HAAM & SIMS members
  - Previous MAP clients selected & identified by Central Health for CHAP

Ambetter PAP for HAAM Members

- Income ≤ 200% FPL
  - Not eligible for Sendero PAP
  - Do not live in Travis County
- Income 201 – 400% FPL
- Use all Premium Tax Credits
- Select Ambetter Bronze, Silver or Gold

Pays 50% of premium or $200/month, whichever is less.

Verifying Information

- Immigration/Citizenship Proof
  - Upload the Correct Documents!
  - OKAY to upload Naturalization Certificate
- Incarceration
  - Looking for proof the person has participated in society in the past 30 days
- Income
  - Template for cover letter on ICT Resource Page
  - Proof needs to match estimate
  - Show the Math
  - Less is More
  - Zero income? Use template on ICT Resource Page