

Tennessee's health insurance CO-OP



Today's Review

- The Affordable Care Act & CO-OPs
- Community Health Alliance
 - Establishment
 - Focused on the Mission
 - Our Products
- Open Enrollment 2.0
- Questions



Today's Community Relations Team

- Lynda Johnson, Director of Product Development & Chief Actuary
- David Braam, Government & Community Relations Counsel
- Jeff Dempsey, Senior Manager of Individual Products



How the CO-OPs Were Established



- Definition
 - Consumer Operated & Oriented Plan
- 2010 - Congress *debated* the Affordable Care Act
 - Bipartisan committee offers the CO-OP alternative
 - Single payor vs. private option
 - Designed to increase competition in the market – *good for all*
 - *Pre-existing condition barrier removed*
 - *Children can remain on parent's plans until age 26*
 - *Out-of-pocket expenses capped*



Why the CO-OP Model Works

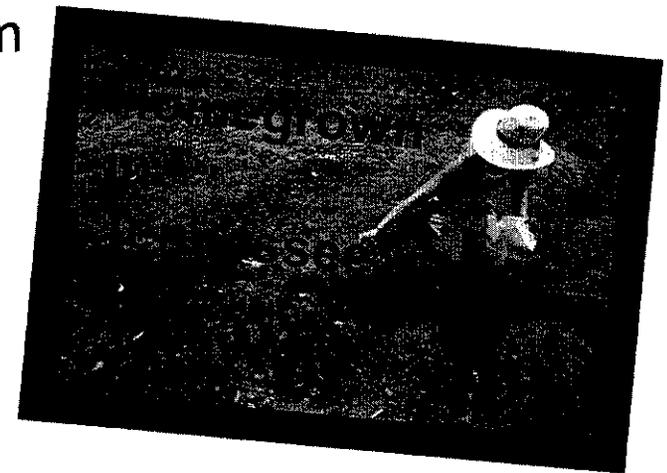


- Governed by members, providers & brokers – not stockholders
- Prevention and wellness based health care plans designed to engage members in managing their health and medical needs
- Nonprofit – profits are reinvested in the company to benefit members
- Plans available for individuals, small and large businesses
- All products offered through our broker distribution channel and the health insurance Marketplace

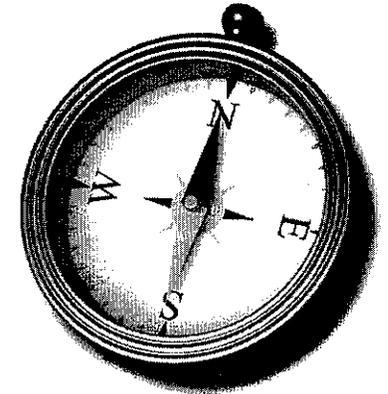




- Tennessee's only federally approved 501 (c)(29) CO-OP
- Mutual insurance company – For the benefit of our members
- Member governed – elected to three year term
- Bring competition to the insurance market
- Funded by federal start-up loan
- State and federally regulated
- Follows the CO-OP model



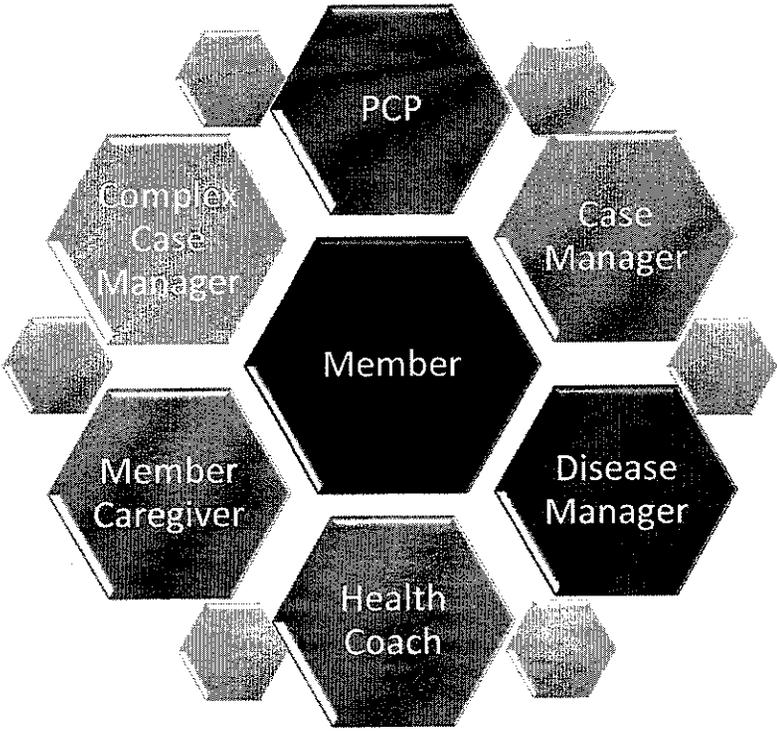
CHA Path to Establishment



- August 2012 – received Federal loan
- May 2013 – licensed as health issuer in Tennessee
- July 2013 – plans and rates approved by state insurance regulators
- August 2013 – earned Interim NCQA accreditation
- September 2013 – qualified health plans (QHP) approved by CMS
- October 1, 2013 – CHA began selling health insurance products
- January 1, 2014 – coverage dates began



Member Focused Health Coverage



www.chatn.org



Click Plans
for you and
your family.

A New Model of Health Coverage for Tennessee

- 

Plans for you and your family
Medical care costs can quickly drain a family budget. CHA **consumer driven** plans are geared toward keeping you healthy! The providers in our network will also work to help you grow healthier.
- 

Plans for your business
Healthy employees help you maintain a healthy bottom line. When you enroll your company with us, we provide you with a **workforce health and productivity program** - at no additional cost!
- 

Find a doctor in your area
Explore our physician list to find a qualified doctor in your area.

Who is CHA?



Community Health Alliance is a new and different kind of **health insurance** company. We are Tennessee's health insurance CO-OP - the first of our kind and the **ONLY** Consumer Oriented and Operated Plan (CO-OP) in Tennessee.



Proudly displaying the seal of quality. Click here to view our NCQA Health



Our Vision



**Improve the well-being of Tennesseans
by promoting an integrated health care
delivery model that engages and rewards
participants and providers alike,
resulting in high-quality outcomes.**

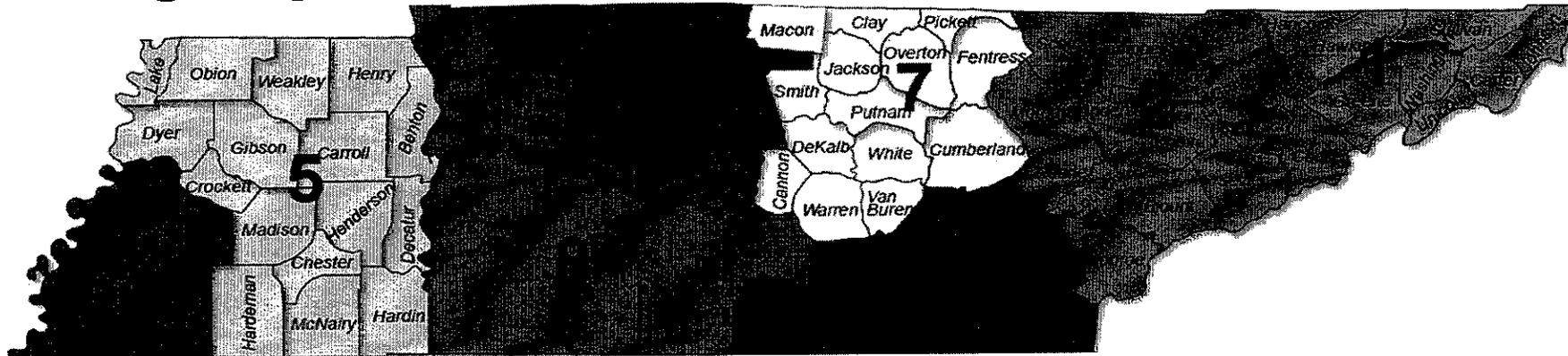


2015 Individual Plan Overview

- Statewide in all rating areas
- All new plans - key features changed
 - All PPO with out of network benefits
 - 17 Benefit Plan designs On Exchange
 - Same 17 plans on and off exchange
 - 2 off exchange only plans that are HSA compatible with a special preventive drug copay before deductible
 - 2 Network options in Nashville and Memphis area
 - Includes pediatric dental in all plans
 - All plans with embedded deductibles
 - No plans called “HDP’s” but some are HSA tax qualified



Rating Regions In Tennessee



1-East	2- Greater Knoxville	3- Greater Chattanooga	4- Greater Nashville	5- West	6- Greater Memphis	7- East Central	8- West Central
Carter	Anderson	Bledsoe	Cheatham	Benton	Fayette	Cannon	Bedford
Greene	Blount	Bradley	Davidson	Carroll	Haywood	Clay	Coffee
Hancock	Campbell	Franklin	Montgomery	Chester	Lauderdale	Cumberland	Dickson
Hawkins	Claiborne	Grundy	Robertson	Crockett	Shelby	DeKalb	Giles
Johnson	Cocke	Hamilton	Rutherford	Decatur	Tipton	Fentress	Hickman
Sullivan	Grainger	Marion	Sumner	Dyer		Jackson	Houston
Unicoi	Hamblen	McMinn	Trousdale	Gibson		Macon	Humphreys
Washington	Jefferson	Meigs	Williamson	Hardeman		Overton	Lawrence
	Knox	Polk	Wilson	Hardin		Pickett	Lewis
	Loudon	Rhea		Henderson		Putnam	Lincoln
	Monroe	Sequatchie		Henry		Smith	Marshall
	Morgan			Lake		Van Buren	Maury
	Roane			Madison		Warren	Moore
	Scott			McNairy		White	Perry
	Sevier			Obion			Stewart
	Union			Weakley			Wayne



2015 Individual Plan Overview

- **New networks for choices in access**

- “Choice” – statewide current network
- “Select” – new narrow networks
 - Only in Areas 4 and 6 – network only supports Rating Area(not statewide access except for urgent care and emergency)
 - Nashville – HCA facilities and docs, other doc as needed
 - Memphis – Baptist facilities and docs, other docs as needed
 - Urgent care and emergency care – CHA Choice network supplements Select in TN for urgent and emergent care.



2015 Individual Plan Overview

- Narrow Select Networks
- Areas 4 (Nashville) and Area 6 (Memphis)
- Products with these networks have the lowest rates and members may choose because of price
- Very important for all of us to understand network restrictions, have member look up providers that they may use and be aware that they must use the network providers listed for In-network level of benefits
- Out of network benefits are available but will be significant reduction and balance billing for use of out of network providers
- Out of Network Benefits are generally 2X In-Network Deductible and Max Out of Pocket and 50% coinsurance for all services



2015 Individual Plan Overview

- New competitive rates
- Plan Options for all Rating Areas

Unique Benefit/Network Plans(Consumer Views in Tennessee - Individual)						
	Rating Areas 1,2,3,5,7,8			Rating Areas 4 (Nash) and 6 (Memphis)		
	All plans on same statewide network			On Exchange Plans have Statewide and Narrow Network Options		
	On/Off Exchange	MSP ON/Off	Off Exchange Only	On/Off Exchange	MSP ON/Off	Off Exchange Only
Bronze	5	0	1	10	0	1
Silver	8	1	1	16	1	1
Gold	2	1	0	4	1	0
Platinum	0	0	0	0	0	0
Total	15	2	2	30	2	2



Multi-State Plan(MSP) Option

- “CO-Options” – Multistate Plan
 - Nationwide COOP’s were invited to participate as Multistate plans(MSP’s) for 2015
 - CHA will have MSP’s for 2015

- MSP Key Points:
 - Plans will simply be another offering in our state on the FFM
 - Plans work the same way as our other plans - not nationwide or any connection to the other COOP’s network for 2015
 - Must offer 1 Silver and 1 Gold option – are not the cheapest options
 - Will be on Choice statewide network





Small Group Plans

2015



2015 Small Group Plan Overview



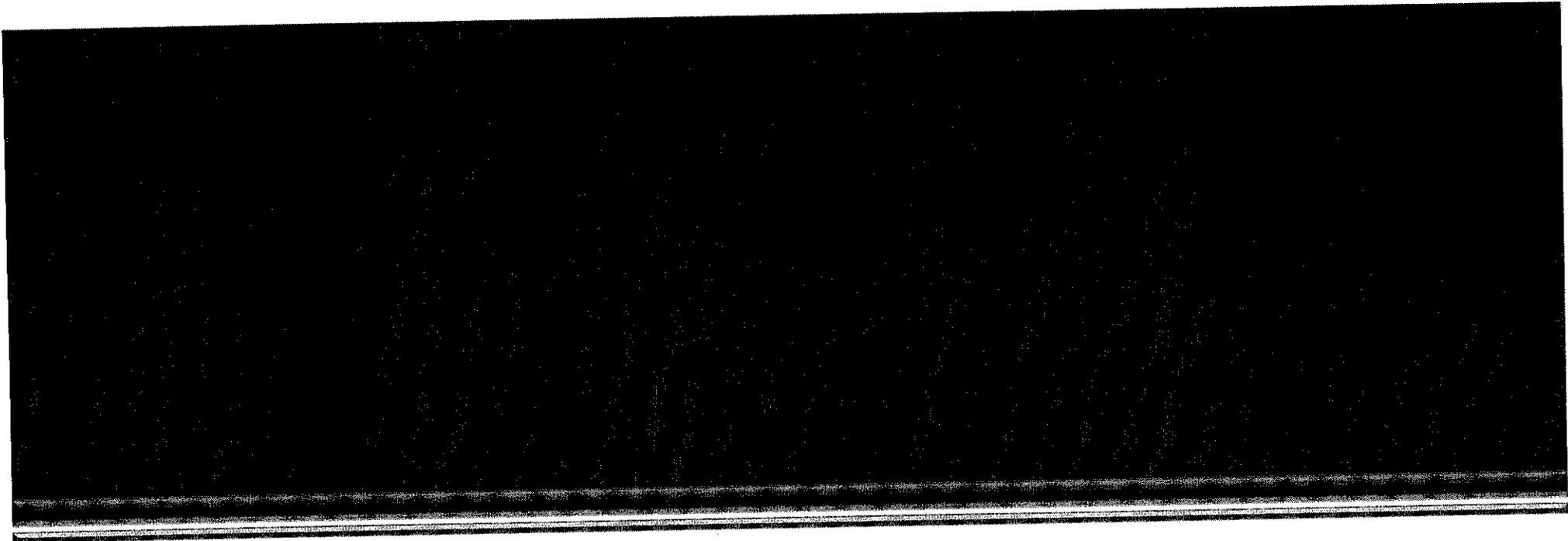
- Statewide in all rating areas
- All new plans - key features changed
 - All PPO with out of network benefits
 - Same plans on and off exchange(except 2 HSA/PDL plans off only)
 - Includes pediatric dental in all plans
 - All plans with embedded deductibles
 - No plans called “HDP’s” but some are HSA tax qualified
 - Calendar year deductible and oop accumulators
- Quarterly rate changes already filed
 - Rates based on employer location(not employee address)
- All plans on Choice statewide network
 - Out of state coverage – network - PHCS Healthy Directions
 - Out of Network Benefits are generally 2 times In-network Deductible and Maximum Out of Pocket and 50% coinsurance for all services



In Summary

- Tennessee's only Co-Op
 - Non-Profit Mutual Insurance Company
 - Developed to do what competition does best – Quality product/service
 - Governed by our members for the benefit of our members
- All New Plans for 2015 – Competitively Priced
 - Offered in all 95 counties
 - All plans have out of network benefits
 - Memphis and Nashville Markets – 2 networks – “Select” and “Choice”
 - 17 plans on / off marketplace 2 additional off marketplace
- All New Small Group plans SHOP & Commercial – Competitively Priced
 - In all rating areas
 - All PPO plans
- We have representatives across the state to assist you with any questions you may have





Questions?



Healthy. Happy. Home Grown.

