

Ascension  
Personalized Care

# 2024 APC Overview



Ascension

# Who We Are

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## Who we are

# A family of companies for a strong foundation



Ascension **Personalized Care**



ABS provides administrative services for the commonly-owned insurance carrier US Health and Life Insurance Company (USHL), insurer of thousands of lives across the nation. In addition, ABS provides care, disease management, and wellness programs for their clients, USHL members, and external groups.

ABS is a subsidiary of Ascension, a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care.

As one of the leading non-profit and Catholic health systems in the U.S., Ascension is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable.

**Our ACA product offering aligns with the Ascension mission to provide access to healthcare to vulnerable populations.**

# Plan Designs

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## PY24 APC plan designs

# Bronze

PY24 Ascension Personalized Care Bronze Plan Designs			
	Balanced Bronze	No Medical Deductible Bronze	Standard Expanded Bronze
Actuarial Value	0.643	0.647	0.644
HSA Eligible	No	No	No
Medical Deductible	\$9,450	\$0	\$7,500
Drug Deductible	Included in medical	\$5,000	Included in medical
Medical MOOP	\$9,450	\$9,450	\$9,450
Drug MOOP	Included in medical	Included in medical	Included in medical
PCP	\$25	\$50	\$50
Specialist	No charge after deductible	\$100	\$100
Inpatient Facility	No charge after deductible	50% coinsurance	50% coinsurance after deductible
Outpatient Facility	No charge after deductible	\$2,000	50% coinsurance after deductible
ER	No charge after deductible	\$2,000	50% coinsurance after deductible
SNF	No charge after deductible	50% coinsurance	50% coinsurance after deductible
Generic Drugs	\$20	\$30	\$25
Preferred Brand	No charge after deductible	\$150	\$50 copay after deductible
Non-Preferred Brand	No charge after deductible	50% coinsurance after deductible	\$100 copay after deductible
Specialty Drugs	No charge after deductible	50% coinsurance after deductible	\$500 copay after deductible

## PY24 APC plan designs

# Silver

PY24 Ascension Personalized Care Silver Plan Designs			
	Low Premium	No Deductible Silver	Standard Silver
Actuarial Value	0.700	0.707	0.700
HSA Eligible	No	No	No
Medical Deductible	\$4,000	\$0	\$5,900
Drug Deductible	Included in medical	Included in medical	Included in medical
Medical MOOP	\$9,000	\$9,450	\$9,100
Drug MOOP	Included in medical	Included in medical	Included in medical
PCP	\$40	\$30	\$40
Specialist	\$80	\$60	\$80
Inpatient Facility	50% coinsurance after deductible	40% coinsurance	40% coinsurance after deductible
Outpatient Facility	50% coinsurance after deductible	\$1,500	40% coinsurance after deductible
ER	50% coinsurance after deductible	\$1,500	40% coinsurance after deductible
SNF	50% coinsurance after deductible	40% coinsurance	40% coinsurance after deductible
Generic Drugs	\$25	\$30	\$20
Preferred Brand	\$50	\$100	\$40
Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance	\$80 after deductible
Specialty Drugs	50% coinsurance after deductible	50% coinsurance	\$350 after deductible

## PY24 APC plan designs

# Gold

PY23 Ascension Personalized Care Gold Plan Designs	
	Standard Gold
Actuarial Value	0.780
HSA Eligible	No
Medical Deductible	\$1,500
Drug Deductible	Included in medical
Medical MOOP	\$8,700
Drug MOOP	Included in medical
PCP	\$30
Specialist	\$60
Inpatient Facility	25% coinsurance after deductible
Outpatient Facility	25% coinsurance after deductible
ER	25% coinsurance after deductible
SNF	25% coinsurance after deductible
Generic Drugs	\$15
Preferred Brand	\$30
Non-Preferred Brand	\$60
Specialty Drugs	\$250

# PBM change

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# Introducing Maxor - National Pharmacy Services



MaxorPlus - Pharmacy Benefit Manager

**29 years**

29 years of Pharmacy benefit management experience

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**1.5 million+**

Over 1.5 million PBM and specialty members

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**5 million+**

More than 5 million formulary and rebate members

# Pharmacy Benefit Manager (PBM)

## MaxorPlus - Network

Open national network (Select) with 62k+ pharmacies



## Pharmacy Benefit Manager (PBM)

# MaxorPlus - Network

### Minimal Network Disruption

- Less than 10 currently utilized pharmacies will be out-of-network

### Mail Order & Specialty Pharmacy

- Provided by Ascension Home Delivery & Ascension Specialty Pharmacy

# Pharmacy Benefit Manager (PBM)

## MaxorPlus - Member Experience

### Welcome packet and ID cards mailed by Maxor

- Co-branded welcome letter and ID cards
- For 1/1 effective dates, cards will be received mid-to-late December
- A digital ID card will be available to view on the APC member portal
- For non-OE enrollments, ID cards will be mailed within 5 days of Maxor receiving the eligibility
- MaxorPlus white labeled formulary lookup tool will be available on the **APC website after October 1, 2023**

### Pharmacy Locator

- [ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com)
- [maxor.com/maxorplus](https://maxor.com/maxorplus)
  - Informational only. Members must login through the APC portal

**Maxor<sup>+</sup>** Pharmacy Prescription Card

**Effective Date:** 01/01/2024  
**Subscriber ID:** 12345678910 **BIN:** 005377 **RxPCN:** 10000019 **RxGRP:** APC

<b>Subscriber Name:</b>	<b>Person Code:</b>
First Name MI Last Name	00
<b>Dependent Name:</b>	
First Name MI Last Name 1	01
First Name MI Last Name 2	02
First Name MI Last Name 3	03
First Name MI Last Name 4	04
First Name MI Last Name 5	05
First Name MI Last Name 6	06

**Deductible:** \$1,234 / \$5,678  
**Combined Rx OOP:** \$12,345 / \$67,891

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Please call MAXORPLUS Member Services at **1-888-839-4448** for the following:

Member Assistance • Prescription Benefit Questions  
Prior Authorizations • Participating Pharmacy Locations  
Eligibility Verification • Technical/Transmission Assistance

Log in to your member portal by visiting the website: <a href="https://www.ascensionpersonalizedcare.com">www.ascensionpersonalizedcare.com</a>	Rx Paper Claims Processing Information Claim Form: <a href="https://www.maxorplus.com">www.maxorplus.com</a> Mailing Address: 320 S. Polk, Ste 200 Amarillo, Texas 79101
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TERMS/CONDITIONS: This card is for identification only, is non-transferable and remains the property of MAXORPLUS. This card must be presented at a participating pharmacy. Prescription benefits obtained through the use of this card are governed by the conditions of the agreement between MAXORPLUS and the insuring organization. Only the person named on this card and eligible dependents may use this card to obtain prescription drug benefits. The unauthorized or fraudulent use of this card to obtain prescription drugs is punishable by law. This card is void when your eligibility terminates.

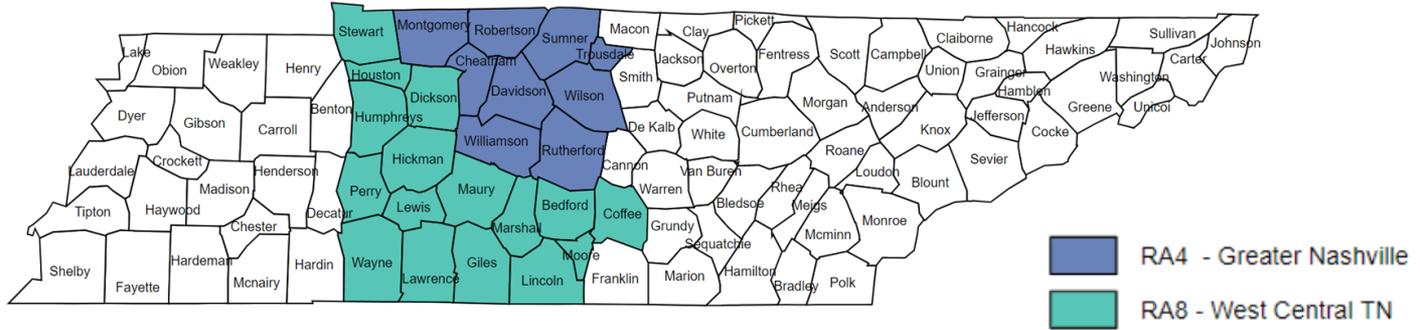
# Tennessee

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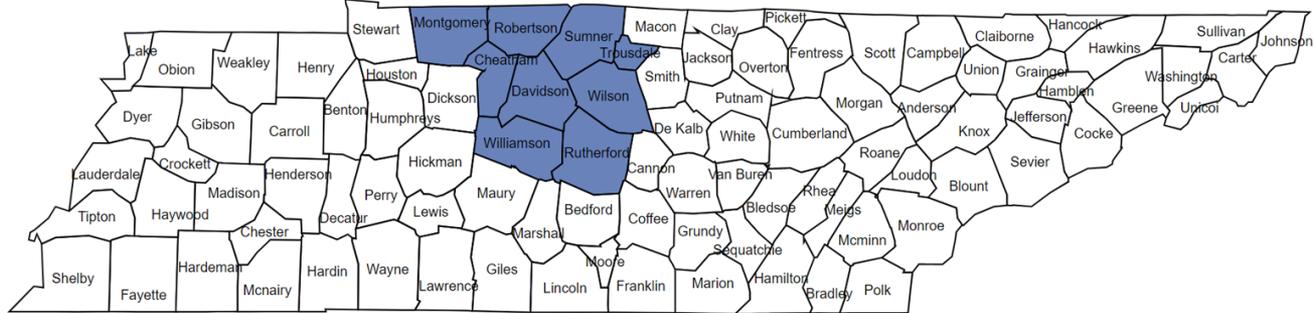
# APC footprint - TN

**Goal:** Focus geographic footprint around core Ascension counties with strong network presence

PY23 Footprint

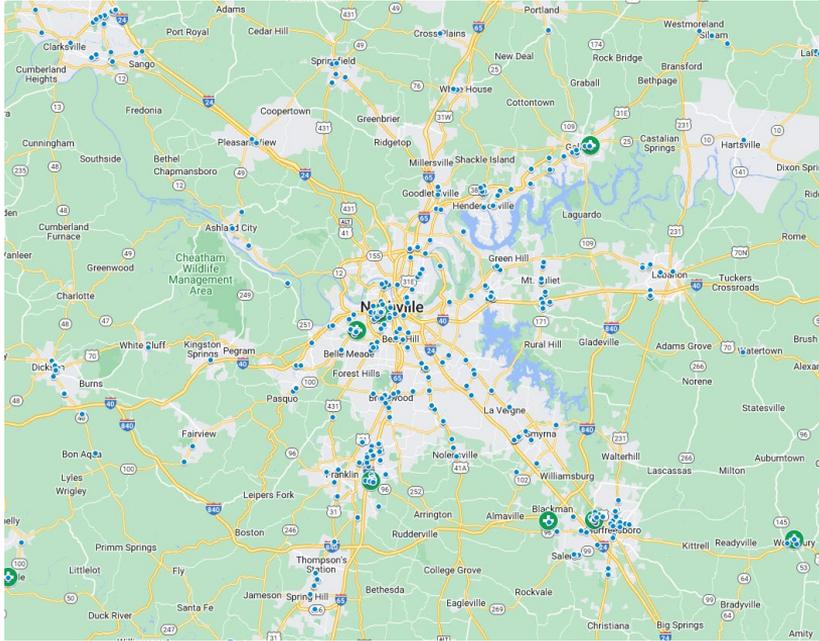


PY24 Footprint



**Note:** Bedford, Coffee, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, Stewart, and Wayne counties are dropped for PY24

# Tennessee network overview\* (Nashville)



## Notable Non-Ascension Participants

- Advanced Health
- Heritage Medical Associates
- Tennessee Oncology
- Tennessee Orthopaedic Alliance
- Williamson Medical Center
- Sumner Regional
- Little Clinic
- Nephrology Associates
- Urology Associates
- Elite Sports Medicine
- Hope Clinic
- Matthew Walker
- Cornerstone



877 PCPs



3,838 Specialists

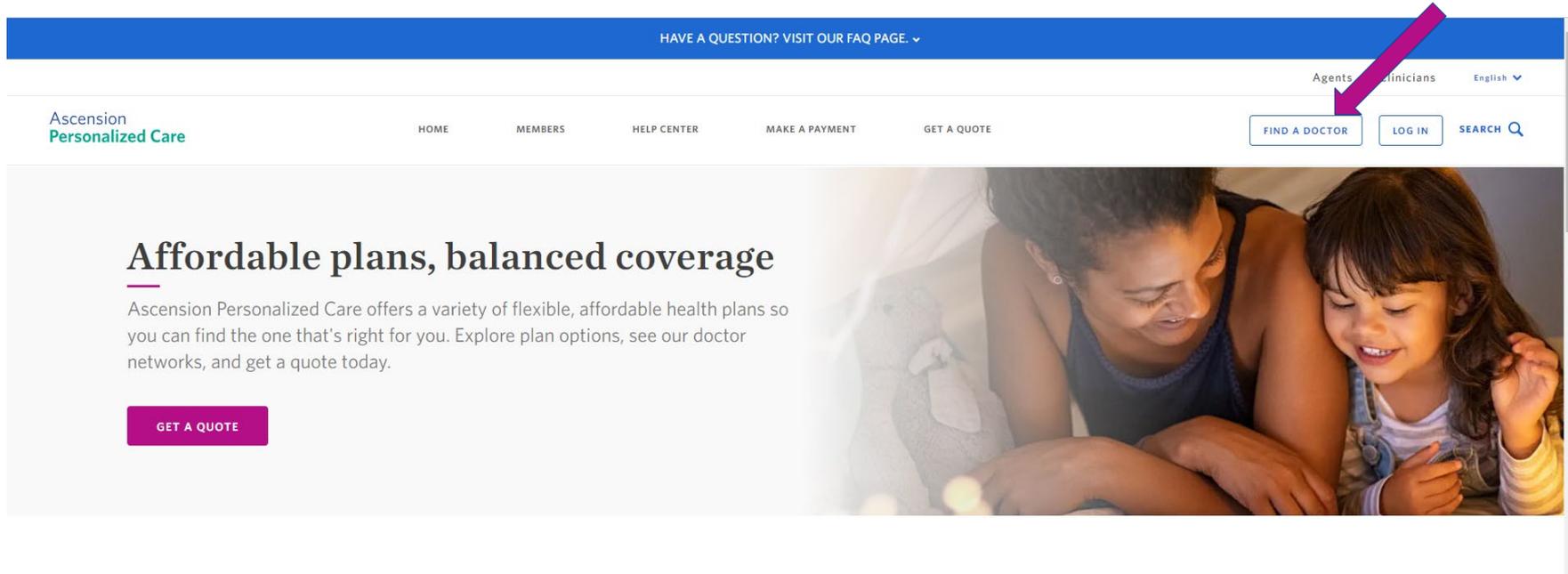


11 Hospitals

# APC Network and Resources

## How to find a doctor

Go to the APC website – [www.ascensionpersonalizedcare.com](http://www.ascensionpersonalizedcare.com)



HAVE A QUESTION? VISIT OUR FAQ PAGE. ▾

Agents | Clinicians | English ▾

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HOME MEMBERS HELP CENTER MAKE A PAYMENT GET A QUOTE

FIND A DOCTOR LOG IN SEARCH 🔍

### Affordable plans, balanced coverage

Ascension Personalized Care offers a variety of flexible, affordable health plans so you can find the one that's right for you. Explore plan options, see our doctor networks, and get a quote today.

GET A QUOTE

# Helpful links

## Home page:

[ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com)

## Get a quote:

Get matched with health plans based on the members information and needs.

[ascensionpersonalizedcare.com/get-a-quote](https://ascensionpersonalizedcare.com/get-a-quote)

## Find a doctor

Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.

[ascensionpersonalizedcare.com/find-a-doctor](https://ascensionpersonalizedcare.com/find-a-doctor)

## Make a payment

Find numerous payment options available to our members.

[ascensionpersonalizedcare.com/payment](https://ascensionpersonalizedcare.com/payment)

## Chat feature:

Have questions and need to speak with a customer service representative? Click on the “Chat with us” feature in the bottom right corner of each web page.

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## Member portal:

Members can view claims, benefits, digital ID cards and more with the member portal. Click the login button in the top right corner.

## Member handbook:

A guide to understanding the healthcare benefits and coverage.

[ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook](https://ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook)

## Summary of benefits and coverage:

Find specific plan SBCs for Indiana, Kansas, Michigan, Texas and Tennessee.

[ascensionpersonalizedcare.com/members-home/member-resources/summary-of-benefits-and-coverage/2024-sbc](https://ascensionpersonalizedcare.com/members-home/member-resources/summary-of-benefits-and-coverage/2024-sbc)

## Service areas:

APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.

[ascensionpersonalizedcare.com/members-home/member-resources/service-areas](https://ascensionpersonalizedcare.com/members-home/member-resources/service-areas)

## Agents home page:

Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.

[ascensionpersonalizedcare.com/agents](https://ascensionpersonalizedcare.com/agents)

## APC brochure:

View products, services, coverage areas and unique APC benefits.

[ascensionpersonalizedcare.com/-/media/project/aca/aca/agent-pages/agent-appointment-page/apc\\_agent\\_booklet.pdf](https://ascensionpersonalizedcare.com/-/media/project/aca/aca/agent-pages/agent-appointment-page/apc_agent_booklet.pdf)

## Agent and member forms:

View important forms and general resources for agents and members.

[ascensionpersonalizedcare.com/agents/agent-and-member-forms](https://ascensionpersonalizedcare.com/agents/agent-and-member-forms)

## Agent handbook:

Find information about selling APC health insurance plans, becoming appointed with USHL, member benefits and who to contact with questions.

[ascensionpersonalizedcare.com/agents-agent-appointment](https://ascensionpersonalizedcare.com/agents-agent-appointment)

Agent support: 844-828-5968

[APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com)

Customer service: 833-600-1311

# Questions