

# Tennessee



#### The Reach of Ambetter Health



Ambetter Health plans are certified as Qualified Health Plans (QHP) on the Health Insurance Marketplace or the state-based Exchanges (SBE).

America's #1
Marketplace Health
Insurance

1 in 7

ACA shoppers choose Ambetter Health

3 Million +

members

Plans are designed to deliver high-quality, locally based healthcare

to members

Est. 2013

Ambetter is available in 28 states across the country

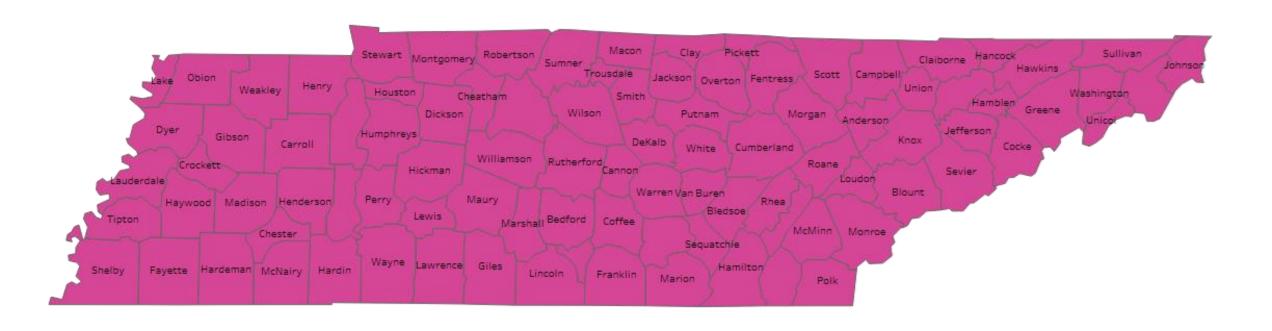
### 2024 Updates



- Ambetter Telehealth is now called Virtual 24/7 Care.
- \$0 copay for Virtual 24/7 Care appointments through Teladoc Health, including virtual urgent care visits on most plans (HSA plan after deductible).
- Continued statewide presence for 2024.
- My Health Pays® rewards program continues to be a great benefit for Ambetter members.

## 2024 Tennessee County Coverage





We will be statewide once again in 2024!

### **Select County Coverage**

Cheatham Davidson

Rutherford Trousdale

Williamson Wilson

**Shelby** 

### Communications – Renewal Letters





**To:** Members with active policies (subscribers/heads of household).



**Timing: September** for discontinued plans, **October** for continuing plans.

#### **Key Information:**

- Notice of changes or discontinuance to plan.
- Opportunity to remain or change plans.
- Notification if current plan will no longer be available and the best similar plan they will be enrolled in for renewal.
- Request for renewal by 12/15 to for an effective date of 1/1 to ensure **continuity of coverage**.
- Instructions to take action.



Information in renewal letters will vary based on the state and the Ambetter Health plan.

### Portfolio Overview



# Bronze | Silver | Gold (Core) Portfolio

- Features Ambetter Health's broadest provider network
- Choose Bronze | Silver | Gold network when searching Ambetter Guide
- Members can visit any in-network provider (no referrals needed)
- Adult vision and adult dental buy-ups available on most plans
- Available in all Ambetter Health counties

#### **Select Portfolio**

- Features Ambetter Health's in-person smaller provider network
- Choose Ambetter Select network when searching Ambetter Guide
- Ambetter Select is intended to have lower premiums than the plans featuring Ambetter's broad provider network
- Members can visit any in-network provider (no referrals needed)
- No vision or dental buy-ups offered



### 2024 TN Gold | Silver | Bronze Portfolio (Core)/ PSA 1

Gold

**Complete Gold** 

**Everyday Gold** 

**Elite Gold** 

**Standard Gold** 

Silver

**Complete Silver** 

**Everyday Silver** 

**Clear Silver** 

**Focused Silver** 

**Standard Silver** 

**Bronze** 

**Choice Bronze HSA** 

**Everyday Bronze** 

**Elite Bronze** 

**Standard Expanded Bronze** 

- Features Ambetter Health's broadest provider network
- All plans have vision and dental offering
- Introduction of vision and dental offering on Standard plans from CMS for 2024
- Lowest premium Bronze:Standard Expanded Bronze
- Lowest premium Silver:Standard Silver
- Lowest premium Gold: Everyday Gold
- Lowest copay plan: FocusedSilver



#### **2024 TN SELECT Portfolio**

Gold

**Standard Gold SELECT** 

Silver

**Standard Silver SELECT** 

**Bronze** 

Standard Expanded Bronze SELECT

- Select network 7 total counties
- Expanded Select portfolio to Shelby County
- Select Portfolio plans do not have vision and dental offering
- Lowest premium Silver:Standard Silver Select



### Silver Plan Comparison at the 94% AV Level

	Focused Silver 94% AV	Clear Silver 94% AV
Deductible	\$0	\$550
Max Out of Pocket	\$1,350	\$550
Coinsurance	30%	0%
Telehealth/Virtual Care	No Charge	No Charge
PCP Visits	\$0	0% AD
Specialist Visits	\$15	0% AD
Lab	\$0	0% AD
Preferred Generic/Generic Rx	\$0/\$0	0% AD
Preferred Rx	\$25	0% AD
Urgent Care/Virtual UC*	\$10/\$0	0% AD/\$0



#### **Adult Vision Add-On**

19 years of age and older

In-Network Providers Only			
Exams and Eyewear			
Routine Eye Exam - 1 visit per year	\$0 copay		
Eyeglasses (frames) -1 item per year	Covered up to \$130		
Lenses (per pair)			
Single			
Bifocal	100% Covered		
Trifocal	100% Covered		
Lenticular			
Contact Lenses			
Contact lenses (in lieu of glasses)	Covered up to \$130		
Contact Lens Fitting	100% Covered		
Specialty Lens Fitting	Covered up to \$50		



#### **Adult Dental Add-On**

19 years of age and older

# No waiting periods!

	Cost for In-network Providers Only	Out-of-Network
<b>Benefit Maximum</b> (Dental out-of-pocket maximum does not apply toward any other maximums)	\$1,000 per covered person, per calendar year	Not Covered
Routine Dental (Class 1) Preventative and Diagnost	ic	
Routine Oral Exam	\$0 copay	Not Covered
Routine Cleaning	\$0 copay	Not Covered
X-rays, bite-wings, full-mouth and panoramic film	\$0 copay	Not Covered
Basic Dental (Class 2) Minor Restorative		
Minor restorative – metal and resin based fillings	50% coinsurance	Not Covered
Endodontic therapy	50% coinsurance	Not Covered
Periodontics - scaling and root planing and periodontal maintenance	50% coinsurance	Not Covered
Simple Extractions	50% coinsurance	Not Covered
Prosthodontics - relines, rebase, adjustments & repairs	50% coinsurance	Not Covered
Major Dental (Class 3) Major Restorative		
Crowns & Bridges	50% coinsurance	Not Covered
Dentures	50% coinsurance	Not Covered
More complex extractions and surgical services	50% coinsurance	Not Covered



# Ambetter Guide Log In



# Guide.AmbetterHealth.com

#### Ambetter Guide Locate In-Network Care







Sign up



ENGLISH V

#### **Ambetter Guide**

Log in for the most accurate results

Logging in helps us find you the most accurate results
for your plan.

Search without logging in
Choose one of these options:

Your home state

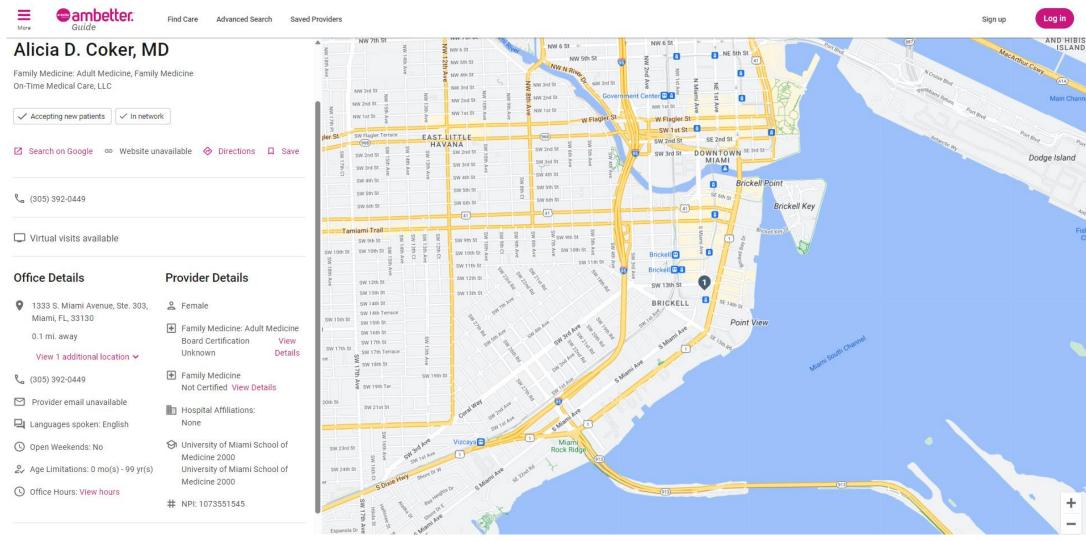
Ambetter member ID number

Last 6 digits of your SSN

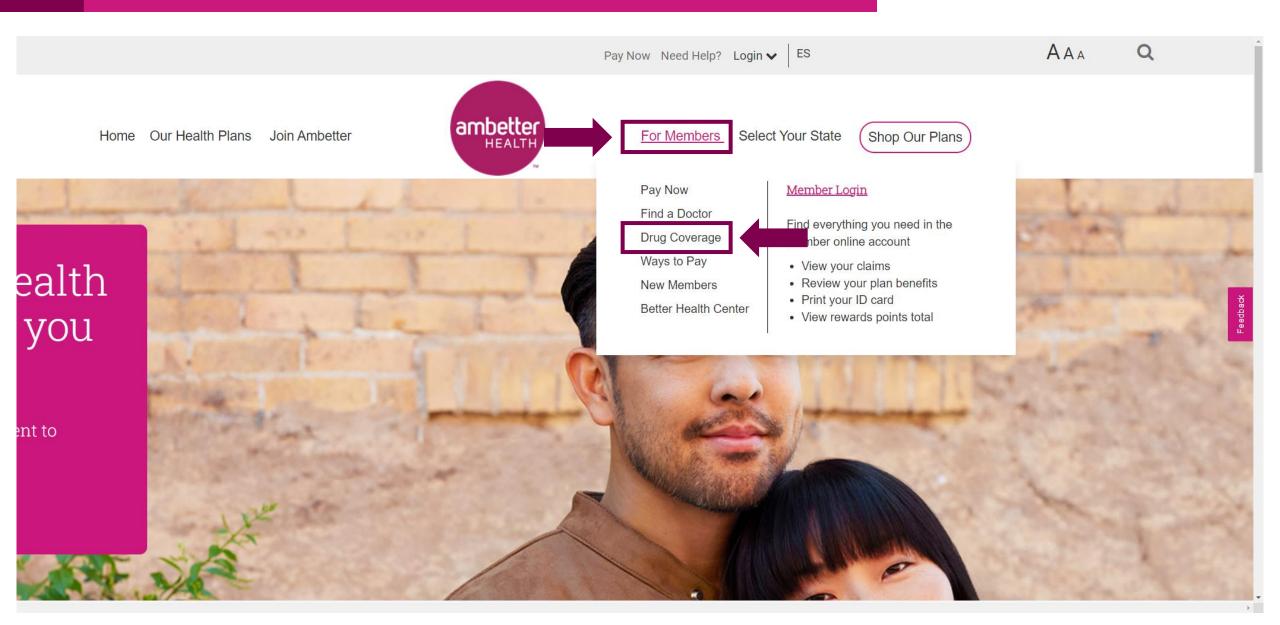
To get the most accurate results results, current members should log in into their member portal.

### Ambetter Guide View Provider Profile





# Formulary



# Formulary

Pay Now Need Help? Login ✓ ES AAA Q

Shop Our Plans

Our Health Plans Join Ambetter from AZ For Members For Providers For Brokers

Complete Health

#### Pharmacy Resources

We are committed to providing appropriate, high-quality, and cost-effective drug therapy to all Ambetter from Arizona Complete Health members.

- 2023 Formulary/Prescription Drug List(PDF)
- 2023 Formulary Changes (PDF)
- 2022 Preferred Drug List (PDF)
- 90-Day Extended Supply Medications (PDF)
- Extended Day Supply Pharmacies are now listed in our Find a Provider tool

#### **Forms**

- <u>Download Prescription Claim Reimbursement Form English (PDF)</u>
- Download Prescription Claim Reimbursement Form Spanish (PDF)

Save Money and Get Your Prescriptions Delivered to Your Door!

#### CVS Mail Order

As an Ambetter from Arizona Complete Health member, you can maximize your pharmacy benefits by filling your prescriptions with CVS Caremark Mail Service Pharmacy, the only in-network mail order pharmacy. Eligible members pay only 2.5x\* their regular copay for a three-month fill. Delivery is free and can be to your home, workplace, or any address you choose.

Prescription delivery may be right for you if you take medications regularly for conditions like high blood pressure, arthritis or diabetes.

Two easy ways to get started:

1. Call your doctor and ask them to send a new 90-day prescription to CVS Caremark Mail Service Pharmacy.

# Formulary



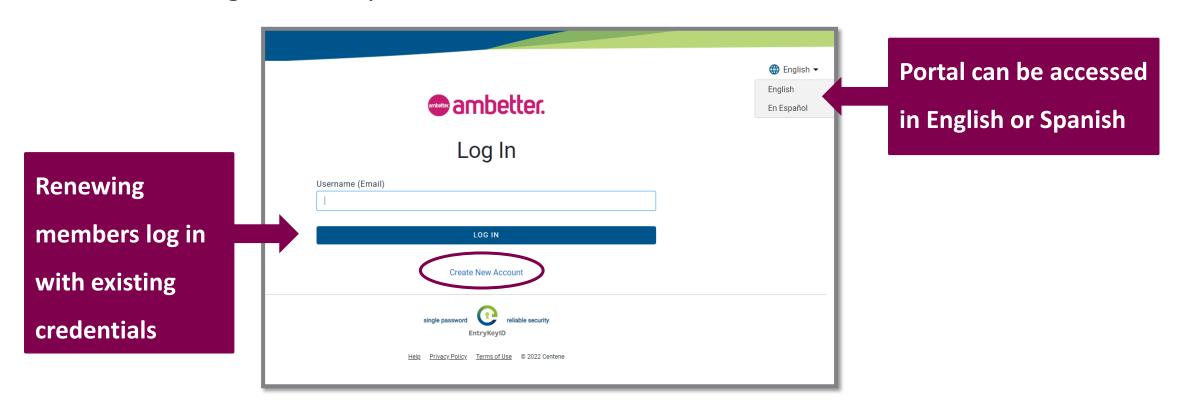


#### Member Portal



**New Members**: Step 1, setting up an account on the member portal.

**All Members**: Access and use of the portal regularly allows them to take full advantage of their plan and all that Ambetter Health offers.







Pharmacies

Payments

Activity & Usage

Coverage





#### Member Rewards

REWARDS PROGRAM

MEMBER DISCOUNTS

#### **Rewards Program**

The My Health Pays® Rewards Program is a fun and easy way to earn rewards for completing healthy activities.

#### Earn rewards in two easy steps

- ① Complete healthy activities to earn points
  - Watch a video
  - · Read an article
  - · Complete a health challenge
  - and more
- 2 Redeem points to save on bills or shop for merchandise
  - · Save on healthcare costs, like your premium\* or doctor copays
  - · Save on monthly bills, like rent or utilities
  - . Shop for merchandise online at the My Health Pays Rewards Store











- Members can earn up to \$500 in rewards\*!
- Two ways to earn rewards. First, members can earn points by completing specific clinical activities:
  - Onboarding & Wellbeing Survey
  - PCP Wellness Exam
  - Comprehensive Diabetes Screenings
  - Quality Measures:
    - Childhood Immunizations (Children)
    - Vision Screening (Children)
    - Cervical Cancer Screening (Women)
    - Breast Cancer Screening (Women)
    - Cholesterol Screening (Men)
    - Colorectal Cancer Screening (Men)
    - Blood Pressure Screening (Adult)

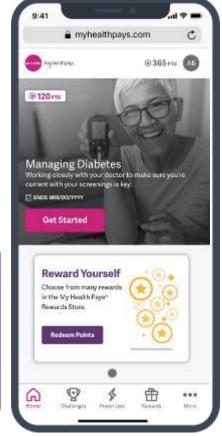


Earn points by participating in fun and easy activities.



- Use points to shop our online rewards store.
- Convert points into dollars to pay premium and other healthcare-related costs.







#### **HEALTHCARE-RELATED COSTS:**











#### **MONTHLY BILLS:**













# My Health Pays Chart



REWARD ACTIVITIES:	POINTS	\$ VALUE
Onboarding	500	\$50
Annual Wellness Exam & Preventive Screenings	Up to 2000	Up to \$200
Health Management (e.gdiabetes management)	Up to 1000	Up to \$100
Online Activities	Up to 2000	Up to \$200

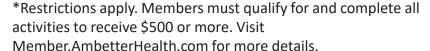
#### **REWARDS CAN BE USED FOR:**

**Healthcare-related Costs**: Monthly Premium Payments, Doctor Copays\*\*, Deductibles, Coinsurance

**Monthly Bills**: Utilities (gas, electric, water), Telecommunications (cell phone bill), Transportation\*\*\*, Education, Rent, Childcare

#### Merchandise

**Purchases at the My Health Pays Online Store** 



\*\*My Health Pays rewards cannot be used for pharmacy copays.

\*\*\*Members will only be able to purchase public transportation directly from the agency either in-person or online. Passes cannot be purchased through retail locations such as grocery or convenience stores.

Some restrictions apply depending on your age and will limit your ability to complete certain My Health Pays activities. Members must be 18 years of age or older to complete the online Wellbeing Survey. Members under the age of 18, must have a parent or legal guardian complete the Wellbeing Survey on their behalf. Please contact Member Services with any questions you have regarding completion of the Wellbeing Survey for members under the age of 18.

Funds expire immediately upon termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards and qualifying activities vary by state. Ambetter is committed to helping members achieve their best health. Rewards for participating in a wellness program are available to all members. If a member thinks they might be unable to meet a standard for a reward under this wellness program, they might qualify for an opportunity to earn the same reward by different means. Contact us and we will work with them (and, if they wish, with their doctor) to find a wellness program with the same reward that is right for them in light of their health status.

# My Health Pays Year-to-Date

- Nearly 432K Ambetter Health members have activated their My Health Pays accounts.
- My Health Pays members have collectively earned over \$26.8M in rewards.
- Member who activate My Health Pays are more likely to renew.





### Thank you!

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