



ambetter. **ambetter.**[®]
of Tennessee

2021 Product Training

Who is Ambetter?

Est. 2013

Ambetter is available in 20 states across the country

Ambetter is offered by

Centene Corporation

Centene is a

Fortune 50 company with over **30 years** in the managed care industry

Ambetter is

certified as a Qualified Health Plan issuer

on the Health Insurance Marketplace

~2MM members

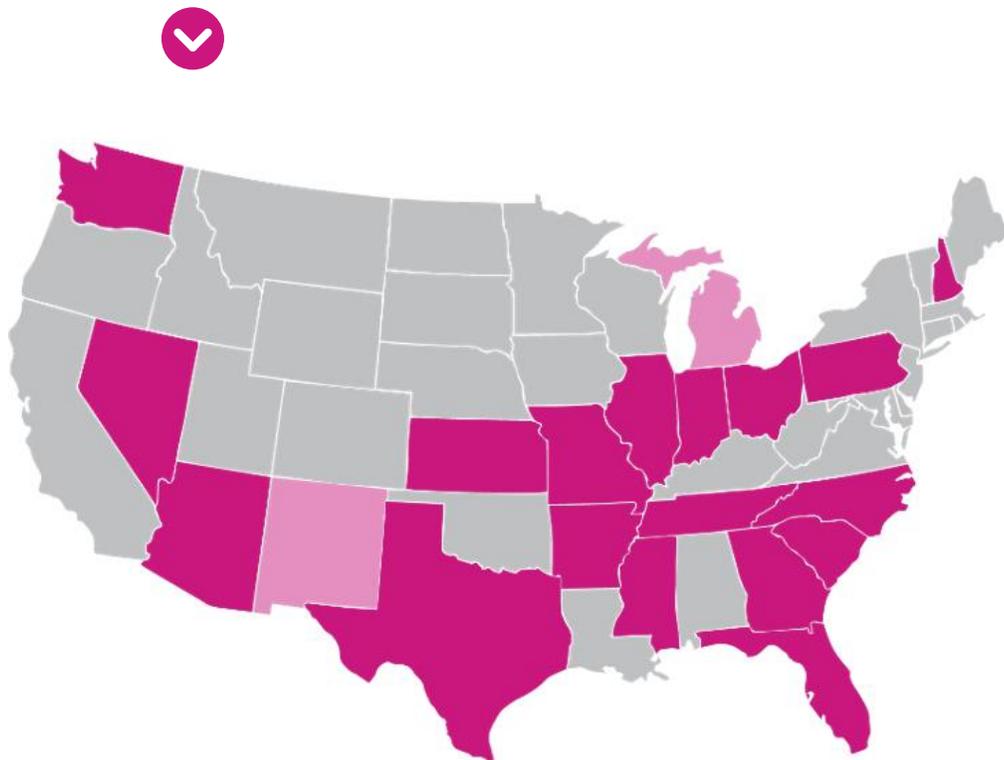
#1 carrier nationally

Plans are designed to deliver

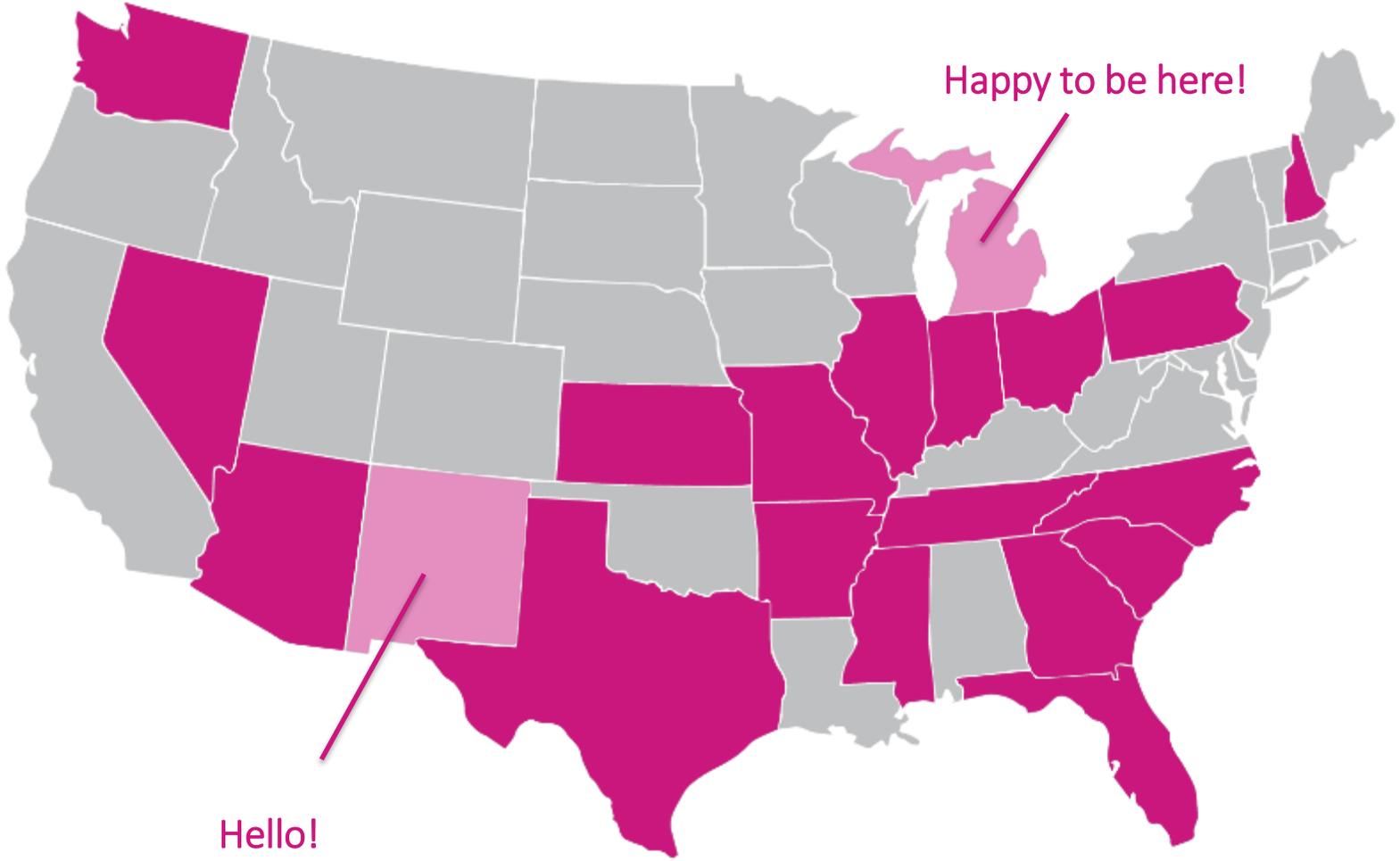
high-quality, locally-based healthcare to members

1 in 5

ACA shoppers choose Ambetter



National Coverage Map

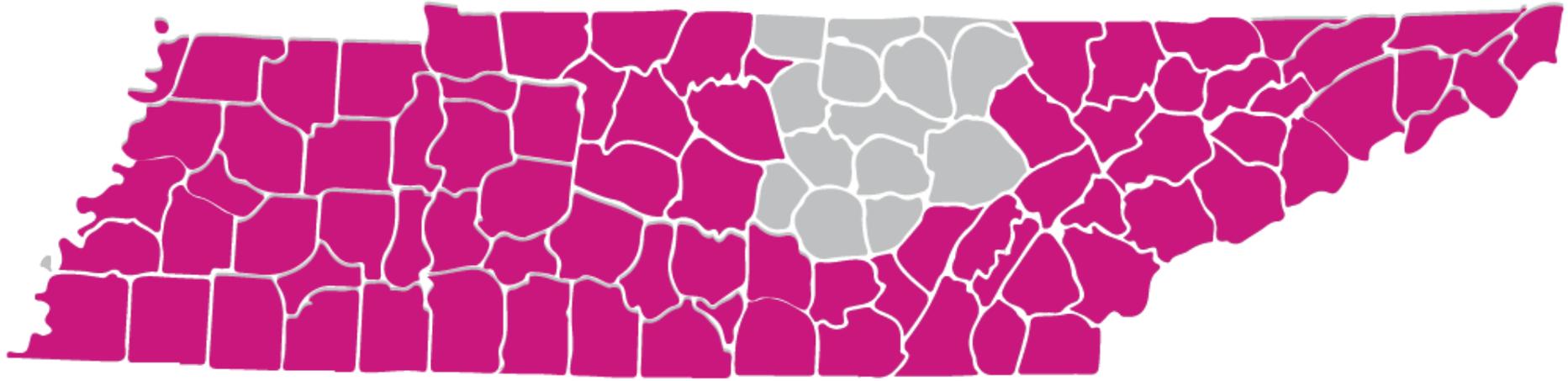


Local, Helpful, Affordable

- Local presence of the health plan – customer service by people that live and work in the community
- Easy to understand and helpful from enrollment through membership
- Medical management programs
- Ambetter Telehealth \$0 co-pay (except on HSA plans)
- My Health Pays



Coverage Area



2021 County Coverage

Anderson	Claiborne	Gibson	Hawkins	Lake	McMinn	Rhea	Sumner
Bedford	Cocke	Giles	Haywood	Lauderdale	McNairy	Roane	Tipton
Benton	Coffee	Grainger	Henderson	Lawrence	Meigs	Robertson	Trousdale
Bledsoe	Crockett	Greene	Henry	Lewis	Monroe	Rutherford	Unicoi
Blount	Davidson	Grundy	Hickman	Lincoln	Montgomery	Scott	Union
Bradley	Decatur	Hamblen	Houston	Loudon	Moore	Sequatchie	Washington
Campbell	Dickson	Hamilton	Humphreys	Madison	Morgan	Sevier	Wayne
Carroll	Dyer	Hancock	Jefferson	Marion	Obion	Shelby	Weakley
Carter	Fayette	Hardeman	Johnson	Marshall	Perry	Stewart	Williamson
Cheatham	Franklin	Hardin	Knox	Maury	Polk	Sullivan	Wilson
Chester							



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2021 Refresh

Ambetter Plans

Comprehensive major medical coverage

- Ambulatory patient services (outpatient services)
- Emergency services
- Hospitalization
- Pregnancy, maternity, and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Plans must also include the following benefits:

- Birth control coverage
- Breastfeeding coverage

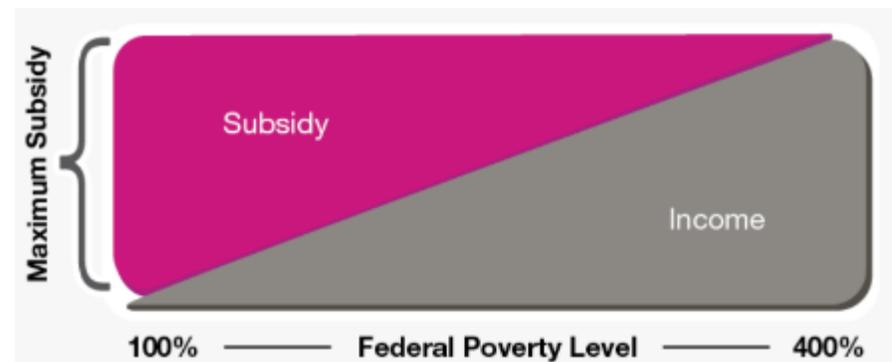
Help Is Available

Assistance is available to lower monthly premiums and some customers will qualify for additional help with out of pocket costs. Eligibility is based on annual household income and family size.

Individual: \$12,760 → \$51,040

Married Couple: \$17,240 → \$68,960

Family of Four: \$26,200 → \$104,800





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2021 Featured Plans

Renewals

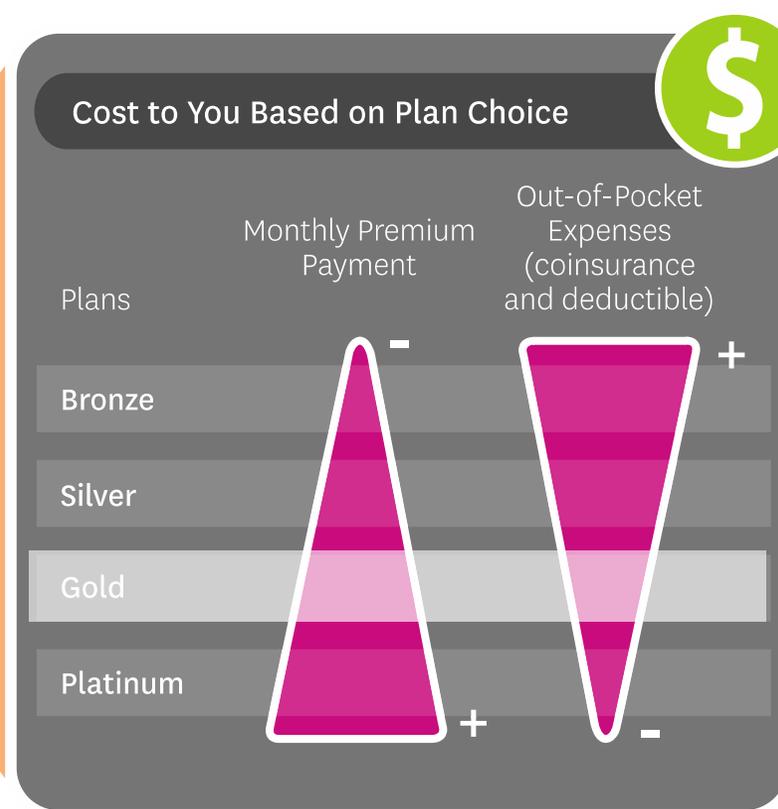
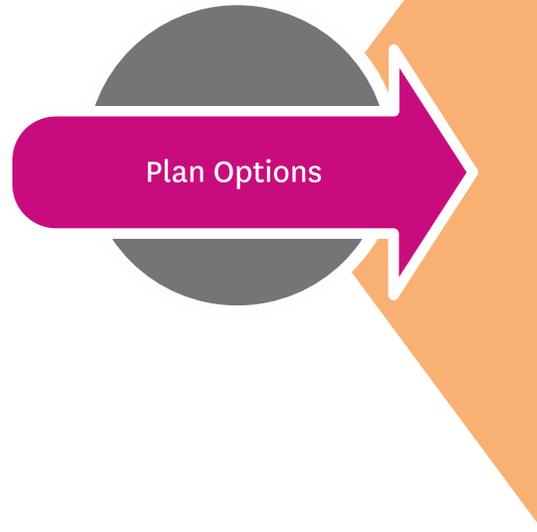
Renewals are easy!

Auto-renewals:

- Members are happy with their plans and want to stay
 - No life changes to report
 - No income changes to report
 - Keep paying premium

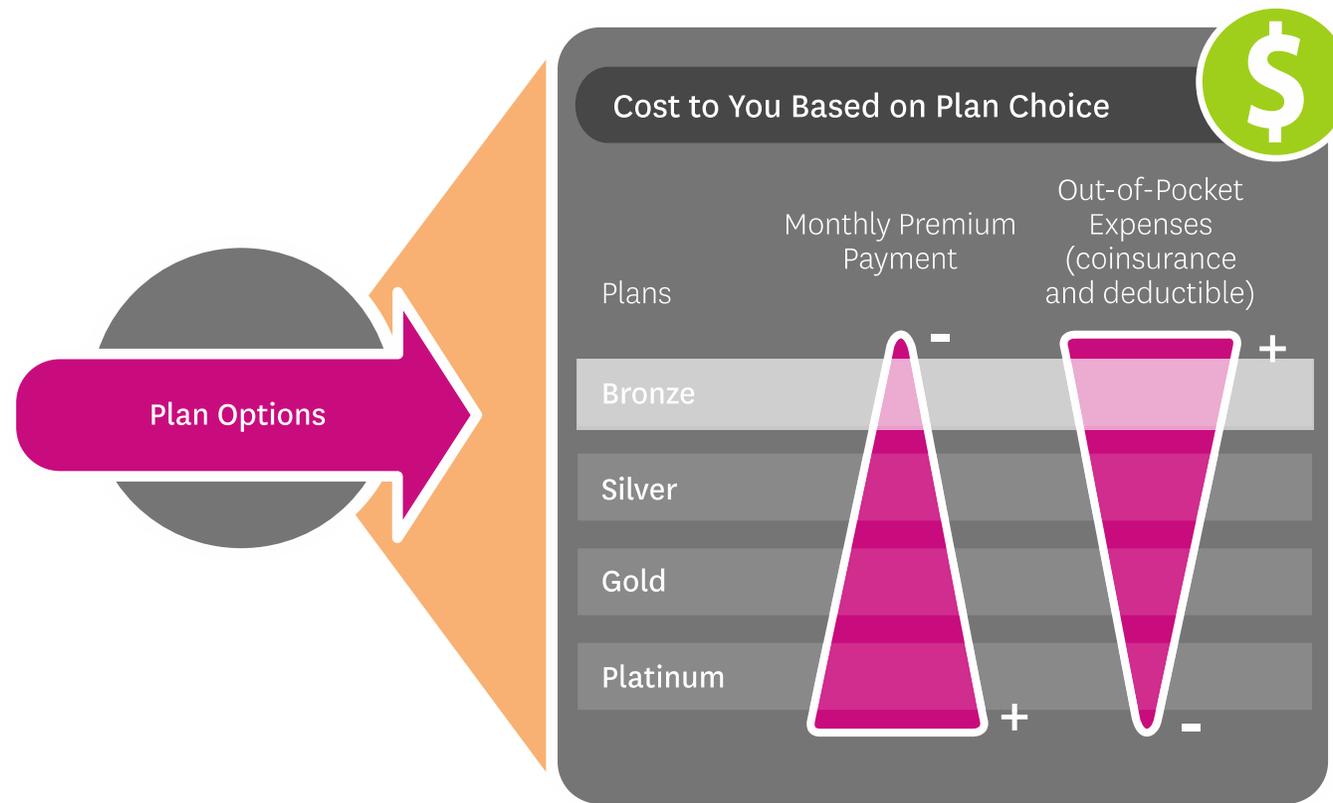
If members have life/income changes, they can edit from their Member Portal account!





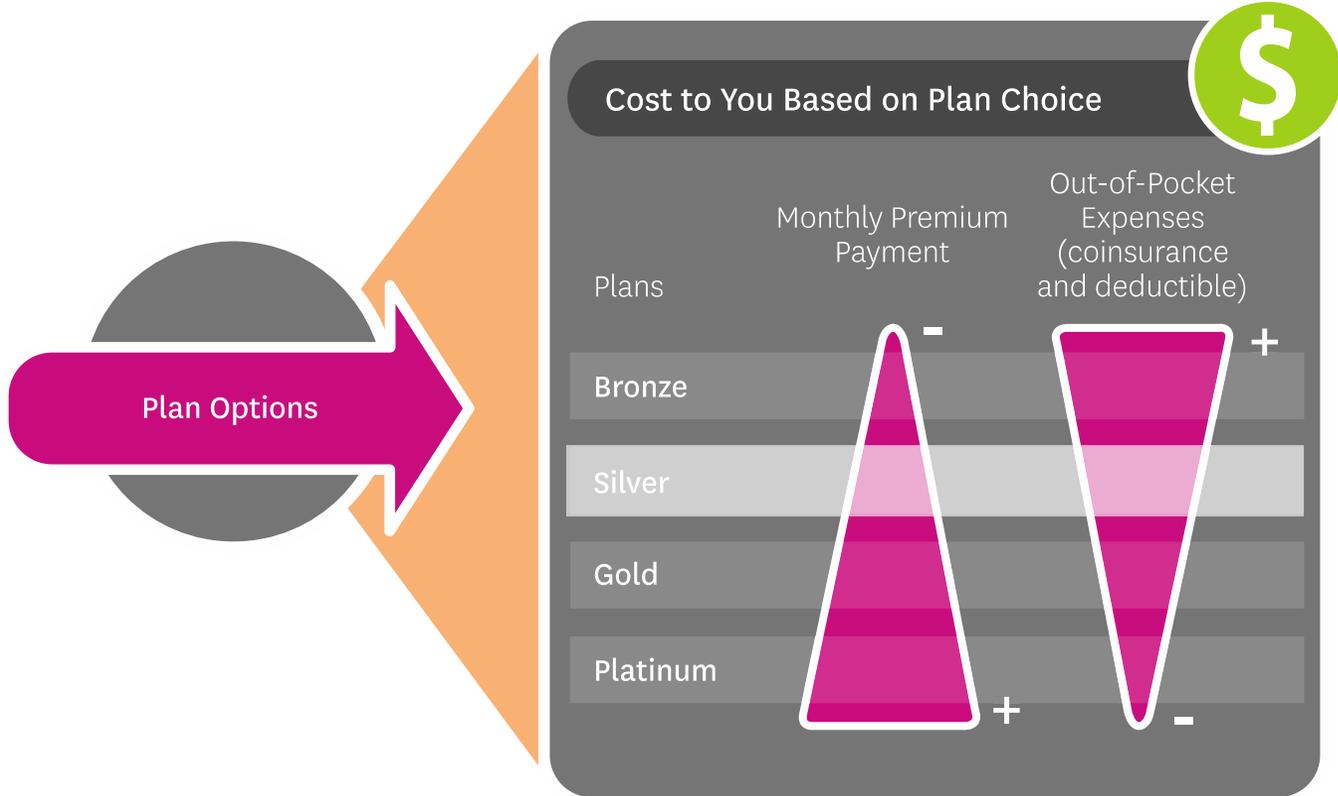
Secure Care (Gold) Plans

- Higher monthly premiums
- Lower deductibles
- May be a good choice if you use a lot of medical services or would rather pay more up front and know that you'll pay less when you get care



Essential Care (Bronze) Plans

- Lowest monthly premium
- High deductibles and out of pocket costs
- Look at silver plans to see if you qualify for cost sharing reductions



Balanced Care (Silver) Plans

- Only plan tier that qualifies for both advance premium tax credits and cost sharing reductions
- Best balance of premium and out-of-pocket costs
- Most popular plans for marketplace shoppers

2021 Portfolio

Product I Medical EHB

Product II Medical EHB Plus Adult Vision Plus Adult Dental



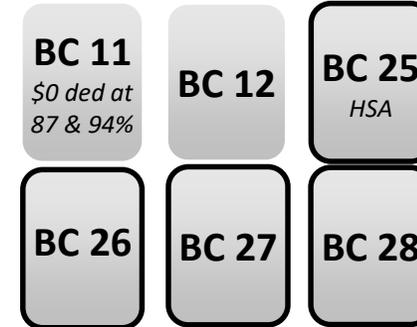
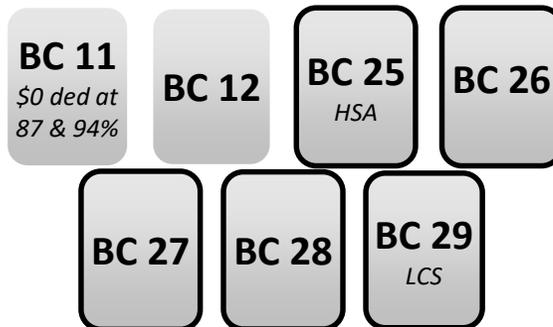
Secure Care
(Gold)

SC 5

SC 5



Balanced Care
(Silver)



Essential Care
(Bronze)



* Bold outline denotes new plan for state

Essential Care 1 (2021)

Our lowest cost Bronze plan for 2021. Matching deductible and max-out-of-pocket. Features a \$25 generic drug copay.

Plan Highlights	Price
Deductible	\$8,300
Max Out of Pocket	\$8,300
Coinsurance	0% AD
PCP Visit	NCAD
Telehealth/Virtual Care	No Charge
Specialist Visit	NCAD
Lab	NCAD
Generic Drugs	\$25 Co-pay
Preferred Drugs	NCAD

Essential Care 2 HSA (2021)

HSA eligible Bronze plan for 2021. Matching deductible and max-out-of-pocket.

Plan Highlights	Price
Deductible	\$6,900
Max Out of Pocket	\$6,900
Coinsurance	0%
PCP Visit	NCAD
Specialist Visit	NCAD
Lab	NCAD
Generic Drugs	NCAD
Preferred Drugs	NCAD

Essential Care 2 HSA (2021)

HSA eligible Bronze plan for 2021. Matching deductible and max-out-of-pocket.

Plan Highlights

Ambetter has partnered with Fidelity to offer accounts with:

- No Monthly Fees
- No Account Minimums

Also includes:

- Holistic Wealth and Retirement Planning
- Broad Investment Options

<https://www.fidelity.com/go/hsa/ambetter>

Price



The Fidelity HSA[®]

-  Am I eligible for an HSA? ▶
-  Why an HSA? ▶
-  How to contribute? ▶
-  How to spend? ▶



Is HSA Right for Me?

**HSAs help tod
retirement**

Balanced Care 11 (2021)

Ambetter's most popular plan. \$0 deductible for shoppers who qualify for CSR's in the 87% and 94% actuarial value levels.

Plan Highlights	Base	73%AV	87% AV	94% AV
Deductible	\$6,000	\$3,300	\$0	\$0
Max Out of Pocket	\$8,500	\$6,600	\$2,850	\$1,075
Coinsurance	40%	40%	40%	25%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$30	\$20	\$10	No Charge
Specialist Visits	\$60	\$50	\$29	\$5
Lab	\$30	\$25	\$25	No Charge
Generic Drugs	\$20	\$20	\$10	No Charge
Preferred Drugs	\$55	\$50	\$40	\$25

Balanced Care 12 (2021)

Traditionally a lower premium than the BC11, and shares a **\$0 deductible** at the 94% actuarial value level. Worth comparing details if you have a consumer who falls in the 94% category.

Plan Highlights	Base	73%AV	87% AV	94% AV
Deductible	\$6,500	\$3,850	\$950	\$0
Max Out of Pocket	\$8,400	\$6,500	\$2,250	\$1,400
Coinsurance	40%	40%	40%	25%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$35	\$25	\$5	No Charge
Specialist Visits	\$70	\$50	\$30	\$10
Lab	\$35	\$25	\$15	No Charge
Generic Drugs	\$25	\$25	\$10	No Charge
Preferred Drugs	\$60	\$45	\$40	\$30

Balanced Care 28 (2021)

New to Ambetter for 2021. Features a \$0 deductible across the board.

Plan Highlights	Base	73%AV	87% AV	94% AV
Deductible	\$0	\$0	\$0	\$0
Max Out of Pocket	\$8,200	\$6,750	\$2,700	\$1,200
Coinsurance	50%	50%	50%	25%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$50	\$30	\$10	\$3
Specialist Visits	\$90	\$60	\$20	\$10
Lab	\$50	\$40	\$10	\$10
Generic Rx	\$30	\$30	\$10	\$3
Preferred Rx	50% AD	50% AD	50% AD	50% AD

Balanced Care 29 (2021)

New to the Ambetter portfolio for 2021. Will have the lowest premium of any silver plan we offer.

	Base	73%AV	87% AV	94% AV
Deductible	\$5,450	\$2,995	\$250	\$0
Max Out of Pocket	\$8,400	\$5,400	\$2,700	\$1,525
Coinsurance	35%	35%	35%	25%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$20	\$15	\$5	\$3
Specialist Visits	35% AD	35% AD	35% AD	25%
Lab	\$35	\$35	\$20	\$3
Generic Rx	\$35	\$30	\$5	\$3
Preferred Rx	\$75	\$75	\$50	\$15

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	
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

	Subj. to Ded.	Cost for In-network Providers Only	Out-of-Network
Annual Maximum (Dental out-of-pocket maximum does not apply toward any other maximums)	NA	\$1,000 per covered person, per calendar year	Not Covered
Routine Dental (Class 1)			
Routine Oral Exam	N	\$0 copay, subject to annual maximum	Not Covered
Routine Cleaning	N	\$0 copay, subject to annual maximum	Not Covered
X-rays, bite-wings, full-mouth and panoramic film	N	\$0 copay, subject to annual maximum	Not Covered
Basic Dental (Class 2)			
Minor restorative – metal and resin based fillings	N	50% coinsurance, subject to annual maximum	Not Covered
Endodontic therapy	N	50% coinsurance, subject to annual maximum	Not Covered
Periodontics: - Scaling and root planing and Periodontal Maintenance	N	50% coinsurance, subject to annual maximum	Not Covered
Simple Extractions	N	50% coinsurance, subject to annual maximum	Not Covered
Prostodontics: - Relines, Rebase, Adjustments & Repairs	N	50% coinsurance, subject to annual maximum	Not Covered
Major Restorative (Class 3)			
Crowns & Bridges	N	50% coinsurance, subject to annual maximum	Not Covered
Dentures	N	50% coinsurance, subject to annual maximum	Not Covered
More complex extractions and surgical services	N	50% coinsurance, subject to annual maximum	Not Covered

No waiting periods!



Find a Provider, Formulary,
MHP's and Telehealth



Find in-network care providers near you

Primary Care Physician

Miami, FL 33151, USA

Search

or explore featured care in

Miami, FL 33151, USA



Primary Care Physicians

Hospitals

Urgent Care

Pharmacies

Pediatricians

Dentists

Dr. Tony Abbassi

Internal Medicine

0 mi.

760 NW 62 Street
Miami Shores, FL

Virtual visits offered

Likely accepting new patients

View profile



Dr. Rufus Joseph

Pediatrics

0 mi.

6777 NW 7th Avenue Suite 2-4
Miami, FL

Likely accepting new patients

View profile



Dr. Joycelyn J.
Lawrence

Family Medicine

1 mi.

1100 NW 71st Street
Miami, FL

Virtual visits offered

Likely accepting new patients

View profile



Dr. Gloria Burgos

Pediatrics

1 mi.

7801 NE 2nd Avenue
Miami, FL

Likely accepting new patients

View profile



Find a Provider

Home For Providers For Brokers | En Español AA search

Plans and Enrollment Health and Wellness Understanding Insurance Member Resources

ambetter

Select Your State Pay My Premium Find a Doctor Member Login



Feedback

What you need to know about the Coronavirus.

Learn More

Find a Provider



Primary Care Physician

Miami, FL 33151, USA



Sort by: Recommended

Filters

Primary Care Physician near Miami, FL 33151, USA

✓ Note: all care options listed here are in-network, for all Ambetter members

Dr. Tony Abbassi

Internal Medicine

Male

Virtual visits available

Likely accepting new patients

(786) 391-1048 [More](#)

0 mi. away

Dr. Rufus Joseph

Pediatrics

Male

Likely accepting new patients

(305) 751-2420 [More](#)

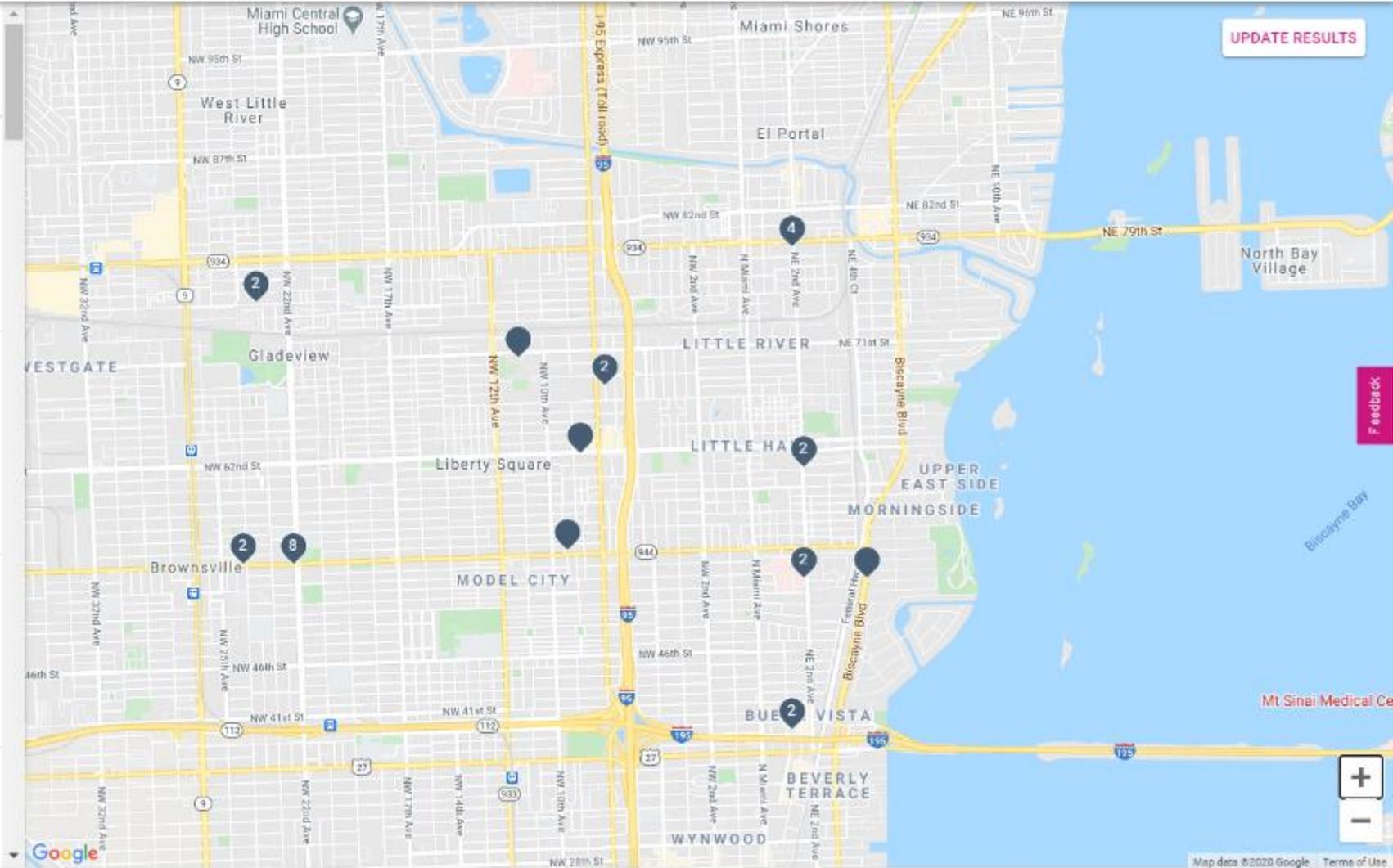
0 mi. away

Dr. Joycelyn J. Lawrence

Family Medicine

Female

1 mi. away



UPDATE RESULTS

Feedback



Find a Provider



Menu

Virtual Care

Ambetter offers members two easy ways to access care from the convenience of your own home.

Find doctors in your area offering Virtual Visits

Use this if you:

- Want the convenience of a provider near you who can also take appointments virtually
- Are looking for a long-term provider
- Plan to see this doctor again in the future, either in-person or virtually

[Learn more about Virtual Visits with a provider near you](#) ▾

Speak to a doctor now through Telehealth

Use this if you:

- Need help with a one-time, non-emergency issue
- Want to talk to a doctor within minutes
- Don't need the doctor to be near you

[Learn more about Telehealth powered by Teladoc](#) ▾

Find a Provider



Primary Care Physician

Miami, FL 33151, USA



← Back

Dr. Tony Abbassi

Tony Abbassi MD PA

Male

Virtual visits offered

Likely accepting new patients

Directions

760 NW 62 Street Miami Shores, FL 33153

Special Hours

(786) 391-1048 (landline)

Search on Google

Languages spoken: English, Spanish

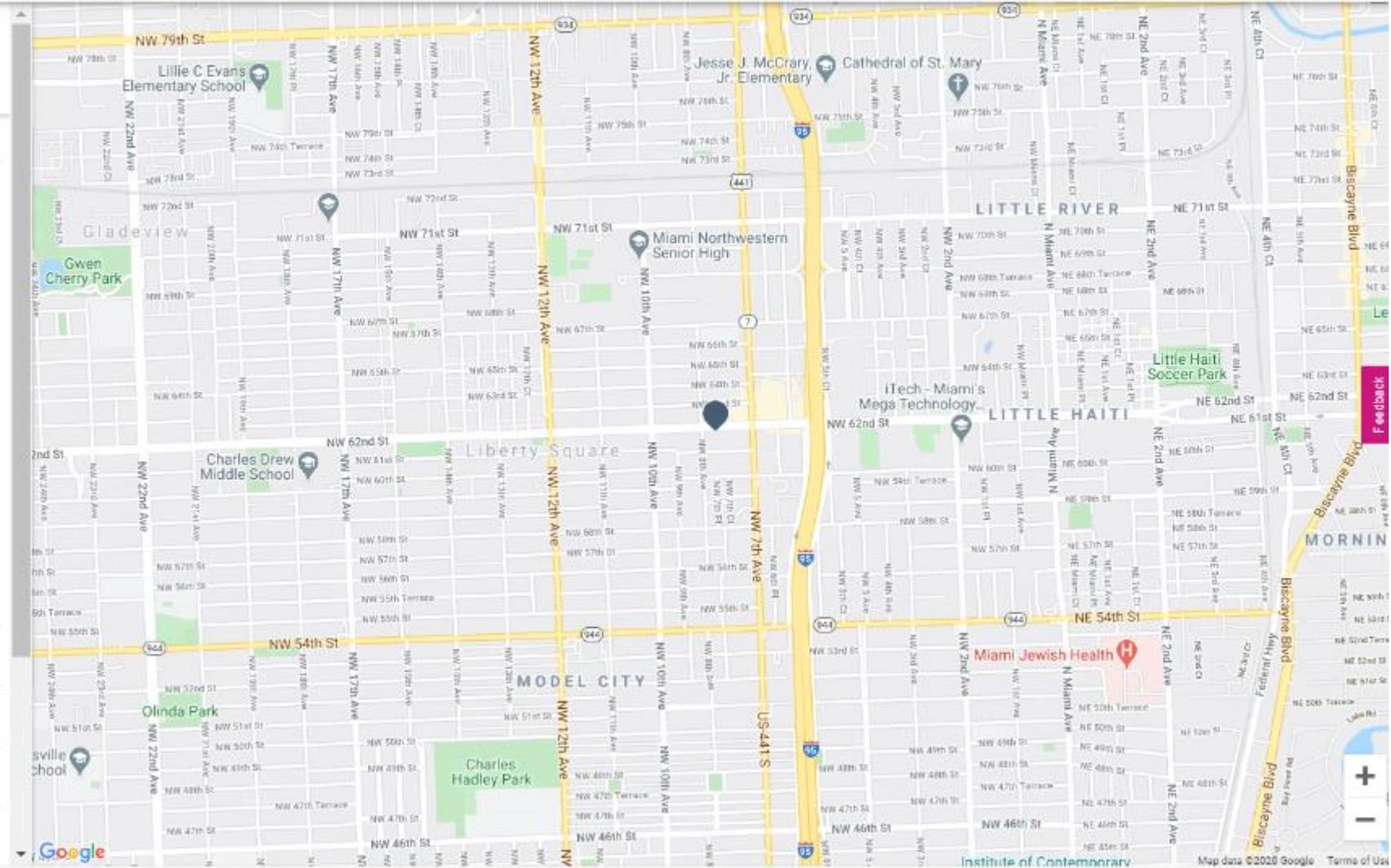
Internal Medicine

Mercy Hospital of Pittsburgh 1998

University of Miami 1983



0 mi. away



Feedback

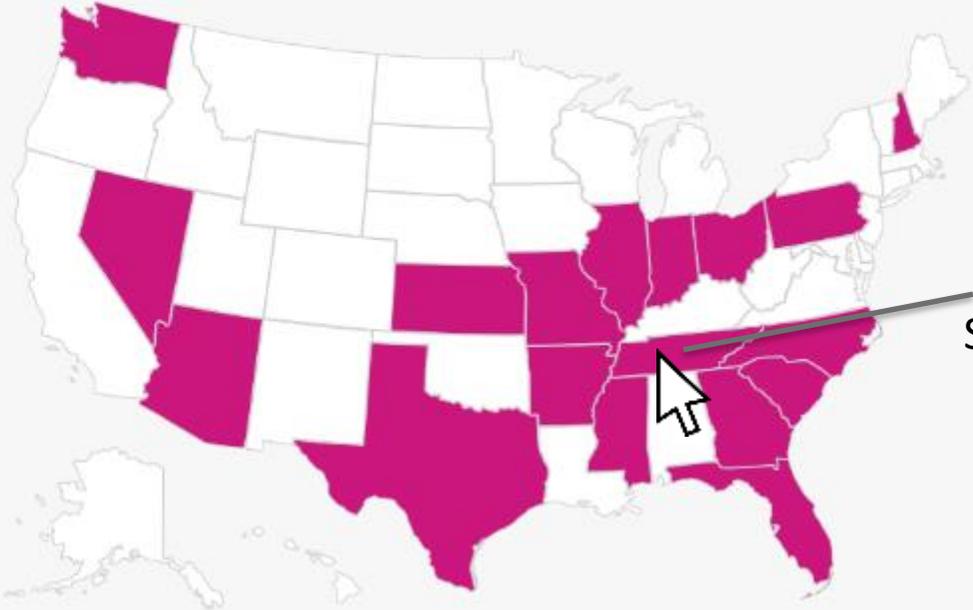


Finding a Medication



Select Your State

Find your state below to see Ambetter health insurance plans available in your area.



Select client's state

Arizona

Arkansas

Florida

Georgia

Finding a Medication

[Plans and Enrollment](#)

[Health and Wellness](#)

[Understanding Insurance](#)

[Member Resources](#)

[Pay My Premium](#)

[Find a Doctor](#)

[Member Login](#)

Helpful Tools

[Paying My Bill](#)

[Pay My Premium](#)

[Find a Doctor](#)

[Find a Medication](#)

[Materials and Forms](#)

[Renewal Information](#)

[My Health Pays Rewards®](#)

[Health Savings Account](#)

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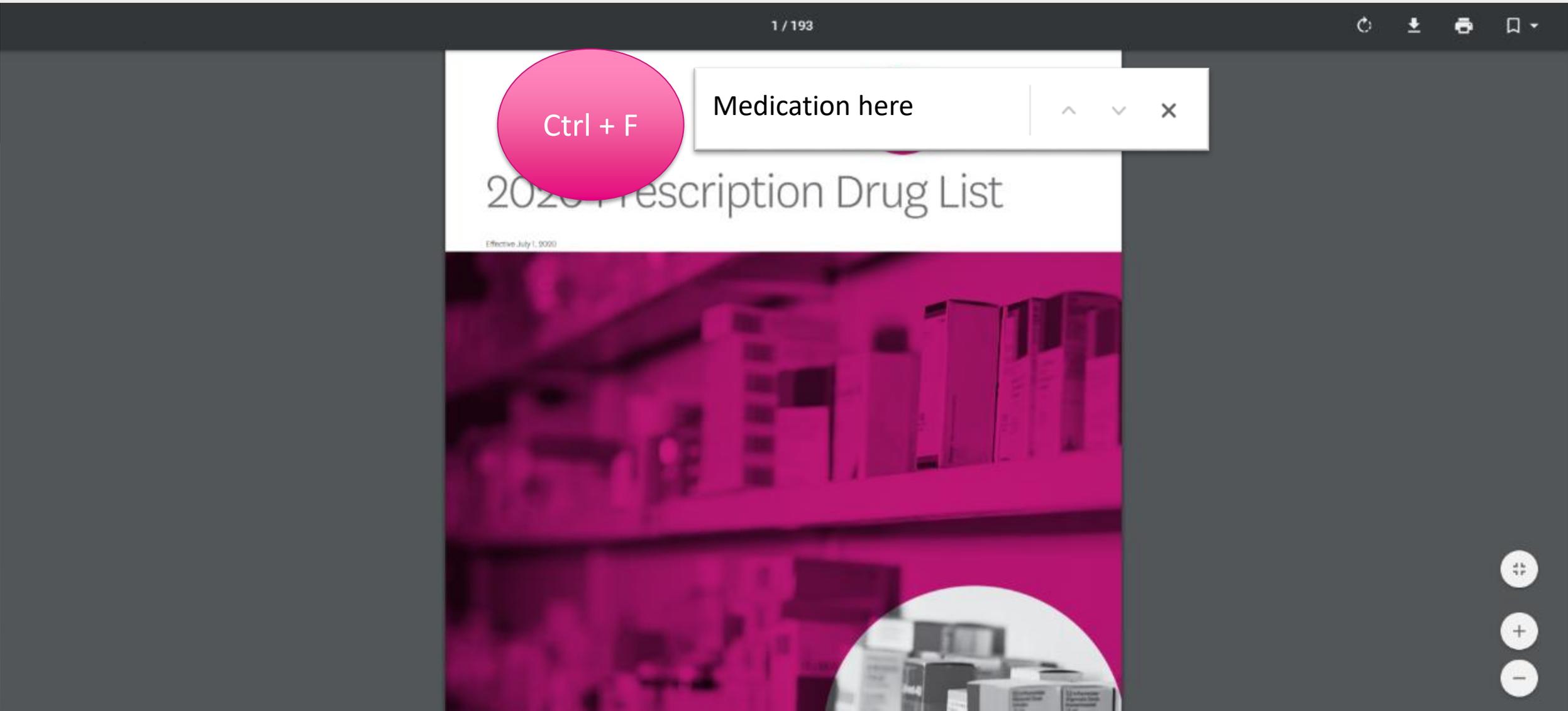
[Medicare Eligible](#)

Select Find a Medication

What you need to know about the Coronavirus.

[Learn More](#)

Finding a Medication



The screenshot shows a web browser window with a dark theme. At the top, the address bar displays "1 / 193" and navigation icons for refresh, download, print, and bookmarks. A search bar is open, containing the text "Medication here". A pink circular callout with the text "Ctrl + F" is positioned over the search bar. Below the search bar, the page title "2020 Prescription Drug List" is visible, with a sub-header "Effective July 1, 2020". The main content area features a blurred image of a pharmacy shelf with various medication boxes. In the bottom right corner, there are three circular navigation icons: a full-screen icon, a zoom-in (+) icon, and a zoom-out (-) icon.

Finding a Medication

- Tier 0** - No copayment for those drugs that are used for prevention and are mandated by the Affordable Care Act. Select oral contraceptives, vitamin D, folic acid for women of child bearing age, over-the-counter (OTC) aspirin, and smoking cessation products may be covered under this tier. Certain age or gender limits apply.
- Tier 1** - Lowest copayment for those drugs that offer the greatest value compared to other drugs used to treat similar conditions. Select over-the-counter (OTC), generic or brand name drugs may be covered under this tier.
- Tier 2** - Medium copayment covers brand name drugs that are generally more affordable, or may be preferred compared to other drugs to treat the same conditions.
- Tier 3** - Highest copayment covers higher cost brand name drugs. This tier may also cover non-specialty drugs that are not on the Preferred Drug List but approval has been granted for coverage.
- Tier 4** - Coverage for this tier is for "specialty" drugs used to treat complex, chronic conditions that may require special handling, storage or clinical management. For members who do not have a Tier 4 plan, these drugs may be covered under Tier 3.

Finding a Medication

Abbreviation	Term	What it means
AL	Age Limit	Some drugs are only covered for certain ages.
QL	Quantity Limit	Some drugs are only covered for a certain amount.
PA	Prior Authorization	Your doctor must ask for approval from Ambetter before some drugs will be covered.
ST	Step Therapy	In some cases, you must first try certain drugs before Ambetter covers another drug for your medical condition. For example, if Drug A and Drug B both treat your medical condition, Ambetter may not cover Drug B unless you try Drug A first.
NF	Non-formulary	This product is not covered unless you or your provider request an exception. Alternative medications are listed next to non-covered product
RX/OTC	Prescription and OTC	These drugs are made in both prescription form and Over-the-counter (OTC) form.

Finding a Medication

Drug Name	Drug Tier	Requirements/ Limits
<i>zileuton tb12</i>	1	QL(4 ea daily)
ZYFLO CR TB12 (<i>Use Zileuton</i>)	3	QL(4 ea daily)
Selective Phosphodiesterase 4 (PDE4) Inhibitors		
DALIRESP TABS 250 MCG	3	QL(1 ea daily)30 rti MAX day(s) supply, 180 rti lmt day(s),30 mail MAX day(s) supply, 180 mail lmt day(s),
DALIRESP TABS 500 MCG	3	
Steroid Inhalants		
ALVESCO AERS	3	PA
ASMANEX TWISTHALER 120 METERED DOSES AEPB	2	
ASMANEX TWISTHALER 14 METERED DOSES AEPB	2	
ASMANEX TWISTHALER 30 METERED DOSES AEPB	2	
ASMANEX TWISTHALER 60 METERED DOSES	2	

Payments



What you need to know
about the Coronavirus.

[Learn More](#)

Feedback



English ▾

Quick Payment

Please enter your information below in order to quickly and securely pay your premium. (Note: Only the Policy Holder's information should be entered)

Policy Number Ex. U12345 or R12345

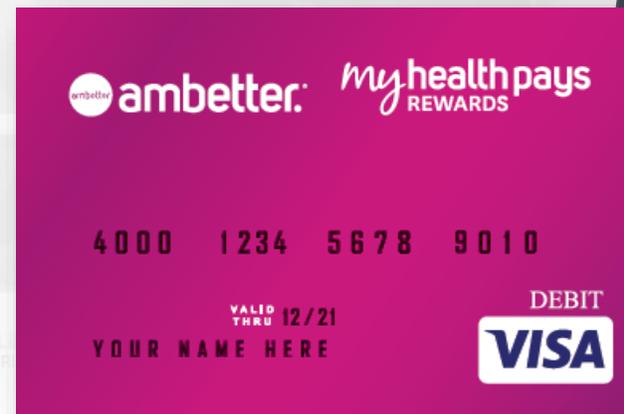
Last Name

Zip



My Health Pays

- Members can earn up to \$500 in rewards*!
- Earn points by completing specific health screenings and participating in fun and easy activities
- Focus on eating right, moving more, being well and saving smart
- Use points to shop our online rewards store
- Convert points into dollars to pay premium and other healthcare-related costs



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Card cannot be used everywhere Visa debit cards are accepted. See Cardholder Agreement for complete usage restrictions.

My Health Pays

Healthcare-related Costs:

- Monthly Premium Payments
- Doctor Copays
- Deductibles
- Coinsurance

Monthly Bills:

- Utilities (gas, water, electric)
- Telecommunications (Cellphone bill)
- Transportation
- Education
- Rent

Doctors Pharmacies Payments Rewards Activity & Usage My Plan

Home Challenges PowerUp Rewards More



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can't be used for pharmacy copays.

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Telehealth - www.teladoc.com/ambetter



Call Teladoc at:
1-800-835-2362

MEMBER LOGIN

We've connected patients like you
with doctors over 2 million times

Speak to a licensed doctor by phone or video in minutes.

Talk to a doctor

USERNAME

PASSWORD

SUBMIT

Setup your account

FIRST NAME

LAST NAME

DATE OF BIRTH

EMAIL ADDRESS

Telehealth

- 24-Hour help for non-emergency issues
- Connect to experts regardless of physical location
- Avoid long wait times at physician offices
- Reduce cost of health care when a members PCP or clinic is not available
- Good for outlying or rural areas
- \$0 copay for all plans but HSA plans

We've connected patients like you
with doctors over 2 million times

Speak to a licensed doctor by phone or video in minutes.

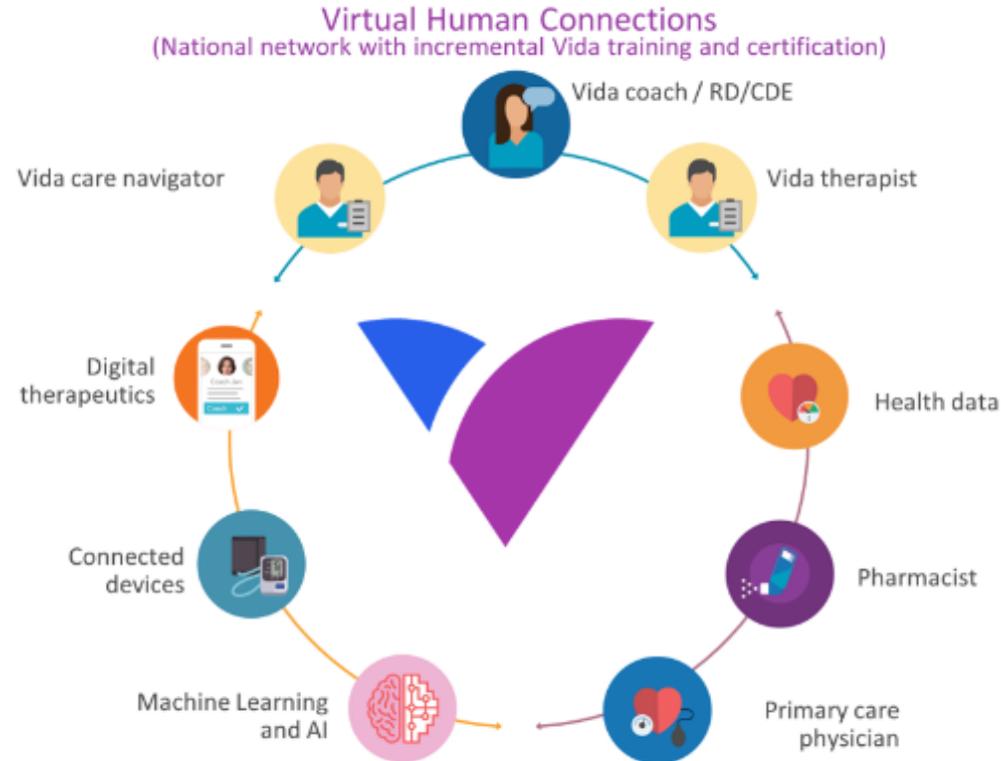
Go to doctor

Setup your account

SUBMIT

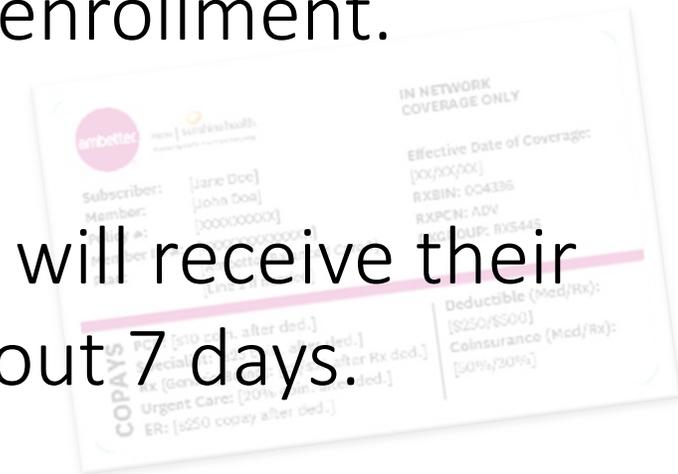
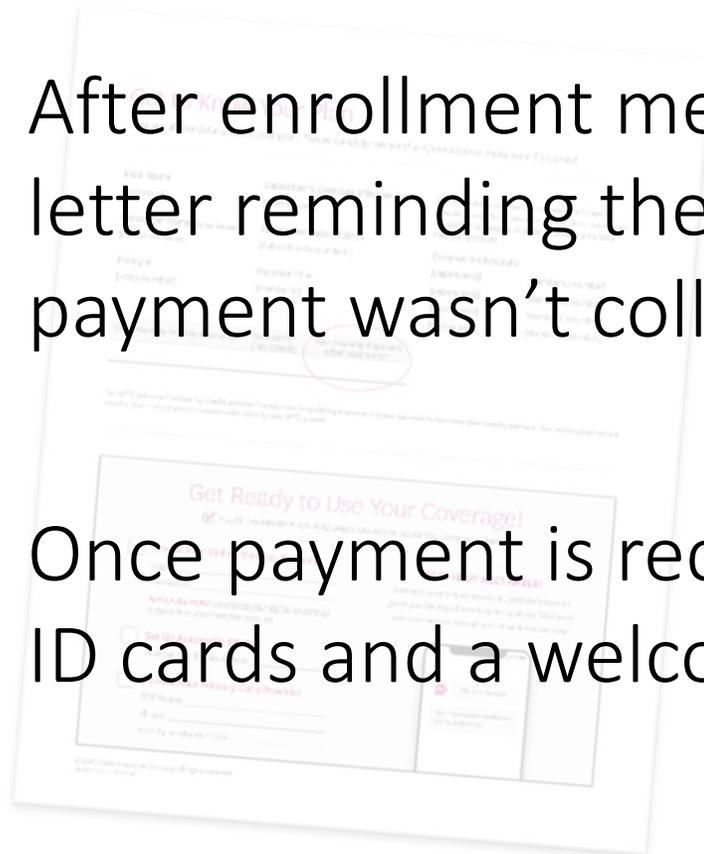
Disease Management

- Arrhythmia
- Asthma
- CHF
- COPD
- Depression
- Diabetes



Post Application

- After enrollment members can expect a pre-member letter reminding them to make their payment if payment wasn't collected at time of enrollment.
- Once payment is received, members will receive their ID cards and a welcome packet in about 7 days.





 **ambetter.**[®]
of Tennessee

Thank you!

Thank you!

Website: www.ambetteroftennessee.com

Member Services: 833-709-4735

